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AUTHOR Walstad, William B., Ed.
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ABSTRACT

Two hundred and fifty-eight books, pamphlets, periodicals, games and simulations, films, filmstrips, multimedia packages, tours, and speakers on microeconomic analysis for consumer economics are listed in this annotated bibliography. Designed for secondary-level students, the materials were published between 1960 and 1970 by both major publishers and corporate businesses. Each annotation describes the grade level, specific contents, educational objectives, and economic concepts. The major portion of the bibliography is devoted to books, pamphlets, and filmstrips. The suggestions for speakers and tours are mainly limited to the Minneapolis and St. Paul, Minnesota area. (DE)

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Annotated Bibliography of Microeconomic Analysis for Consumer Economics Workshop

June 16 - June 27, 1975

50 009 023

Written by Workshop Participants

Edited by William B. Walstad

MAY 0 7 1976

TABLE OF CONTENTS

		Page
Section 1:	Books	2
Section 2:	Pamphlets - General Series	19
	Pamphlets - Specific Topics	26
Section 3:	Periodicals	44
Section 4:	Games and Simulations	50
Section 5:	Films	57
Section 6:	Filmstrips	65
Section 7:	Multimedia, i.e., Transparencies, Slides, Learning Packets, and Cassettes	78
Section 8:	Speakers and Tours	
	Speakers	86
	Tours	90

MINNESOTA STATE COUNCIL ON
ECONOMIC EDUCATION
BUSINESS ADMINISTRATION
BUILDING, WEST BANK
UNIVERSITY OF MINNESOTA
MINNEAPOLIS, MINNESOTA 55455

Section 1: Books

The American Consumer: Issues and Decisions, Herbert M. Jelley and Robert O. Herrmann, New York: McGraw-Hill Co., 1973, $17.00.

Senior High School

SPECIFIC CONTENTS - It has chapters covering the following: Consumer Planning and Decision Making; The Consumer in the Market Place; Buying Shelter, Furniture and Appliances; Financial Security; Consumer Credit, Taxes and Services; and Consumer Assistance and Protection.

EDUCATIONAL OBJECTIVES - To help students become better consumers. To help students build a positive and constructive attitude. To help a student form personal and social goals based on a set of values.

ECONOMIC CONCEPTS - Money management: management of personal resources through the use of budgets and the inclusion of credit.

Buymanship: principles and guides for recognizing product quality and relating it to one's needs and resources.

Consumer issues: major problems confronting consumers and the steps that have been taken or proposed to correct the problems.

Annotated by Sharon Vreeman, 454-8483.

Cars, Cycles, and Consumers, The University of the State of New York/The State Education Department, Albany, NY, 1974.

Ninth Grade to Senior High School

SPECIFIC CONTENTS - The first section "Cars and the Consumer" focuses on the pros and cons of owning a car and in buying one.

The second discusses Renting and Leasing Cars, the third section discusses Cars and the Energy Crisis, the fourth section talks about Cars and Consumer Safety. The fifth section deals with 'Cycles and the Consumer.

Each of the topics is expanded on one 8½ x 11 page and is devoted to laying out the understandings, suggested pupil and teacher activities and the source of them.

EDUCATIONAL OBJECTIVES - To help each consumer be as careful and thoughtful about his or her automobile purchase as possible, to be attentive to the true need for a car and place its purchase in relation to all his other needs.

ECONOMIC CONCEPTS - It will help the consumer demonstrate wise practice in the purchase, operation and maintenance of his car. Help him to establish priorities so that the cost is not out of line with his need and his ability to pay.

To educate him to the social problems caused by the car, and is it a "right" of everyone to have one?

Annotated by Pauline Koenig, 739-7797

Casebook on Marriage and the Family, E. Richard and Linda R. Churchill, Portland, ME: J. Weston Walch, 1975.

Senior High School

SPECIFIC CONTENTS - The book contains case studies dealing with various aspects of family living. Part III "Problems of the Married" would be the area of interest for consumer economics.

EDUCATIONAL OBJECTIVES - Case 16 would be the one of most interest. The educational objective would be for students to see the strain finances can put on the relationship between two people.

ECONOMIC CONCEPTS - The only economic concepts this case study deals with is concerning financial management faced by families, budgeting, credit, etc.

Annotated by Debra Bauer, 474-5891

Case Studies in Retailing, Louis D. Mason, Portland, ME: J. Weston Walch, $3.25.

Junior and Senior High School

SPECIFIC CONTENTS - 1. Opportunities in Retailing (11 cases), 2. Salesmanship (18 cases), 3. Interpersonal Relationships (23 cases), 4. Credit (4 cases), 5. Buying, Printing and Controlling Merchandise (7 cases), 6. Promotion and Advertising (13 cases), 7. Retail Management (8 cases), 8. The Retail Establishment (4 cases), and 9. Assorted (19 cases).

EDUCATIONAL OBJECTIVES - To provide the students with a deeper insight into the responsibilities and opportunities for the prospective retail worker.

ECONOMIC CONCEPTS - This activity puts the class in actual real-life situations. The main function is to stimulate discussion and to acquaint the students with what kinds of issues they will encounter in retailing.

Annotated by Terry Kardell

Cities and City Life, H. G. Hughes, Editor, Rockleigh, NJ: Allyn and Bacon, 1974, $2.95.

Senior High School

SPECIFIC CONTENTS - Sections on housing and slums could be used in Consumer Education.

EDUCATIONAL OBJECTIVES - To help individuals understand their own housing problems and how to choose housing effectively with one's life style.

ECONOMIC CONCEPTS - Long range economic effects on individuals personal economic situation.

Annotated by Russ Christensen, 925-4300

Consumer Decision Making - Guides to Better Living, Warmke, Wyllie, Sellers, Cincinnati, OH: South-Western Publishing Company, 1972.
Junior and Senior High School
SPECIFIC CONTENTS - The economic roles of worker, consumer, and citizen are stressed in this text. The consumer role is especially emphasized with regard to spending, borrowing, saving and investing.

EDUCATIONAL OBJECTIVES - To help student: 1. understand his role as consumer, 2. understand money management, 3. understand consumer guides for buying.

ECONOMIC CONCEPTS - 1. Consumer, 2. Marketing, 3. Money and banking, 4. Consumer guides for buying.

Annotated by Ruth Clexton, 429-4510

Consumer Economics, Wilhelms, Heimerl, Jelley: McGraw-Hill, Inc., 1966, 3rd Ed.

Junior and Senior High School

SPECIFIC CONTENTS - The book contains 10 units with the following headings: 1. The Consumer in the American Economy, 2. Managing Income, 3. Credit, 4. Principles of Good Buying, 5. Planning an Insurance Program, 6. Housing, 7. Law and the Consumer, 8. Government and the Consumer, 9. Taxation, 10. The Consumer Looks Ahead.

EDUCATIONAL OBJECTIVES - To teach the principles of economics. To help understand problems important to the consumer.

ECONOMIC CONCEPTS - Emphasize the principles of economics. Also emphasizes the problems that are of most importance to the consumer.

Annotated by C. Hunter, 224-8037

Consumer Education Bibliography, Presidents Committee on Consumer Interests, Washington, DC: Superintendent of Documents, Government Printing Office, 1969, free.

Junior and Senior High School

SPECIFIC CONTENTS - Good source for background information. Most materials have a publication date of the 50's and 60's. Does have address of sources of materials.

Annotated by Linda Farmer, 644-0204

Consumer Housing, Pauline G. Garrett, Peoria, IL: Chas A. Bennett Co., 1972.

Junior and Senior High School

SPECIFIC CONTENTS - The chapters in the book include: Planning for Environmental Space, Choosing Environmental Space, To Rent or Buy, Financing Your Home and Home Improvements, The Home Improvement Project, Decorating Decisions, Fun with Furnishings, Cues for Clean and Safe Homes, Maintenance, Planning for the Outside.

EDUCATIONAL OBJECTIVES - Consumer Housing provides information, along with suggested experiences, to enable the consumer to understand concepts and apply principles associated with planning and choosing housing according to needs and costs.

ECONOMIC CONCEPTS - Economic concepts covered include: judging and selecting housing consistent with his purchasing power and resources, financing alternatives available to a consumer.

Annotated by Debra Bauer, 474-5891

The Consumer in American Society, Arch W. Troelstrup, McGraw-Hill Book Company, 4th Ed., 1970.

Senior High School

SPECIFIC CONTENTS - Chapters in this book include: The Consumer in Our Society, Consumer Decision Making, Money and Marital Happiness, Money and Democracy in Home Management, Money Management, Consumer Credit and Borrowing Money, Food Shopping Begins at Home, Food Shopping in the Market, Family Clothing Management, A Home for Your Family, Family Transportation, Buying Good Health Care and Services, Buying Protection, Savings and Investment, Government Services, Consumer Protection.

EDUCATIONAL OBJECTIVES - Understanding consumer problems and personal finance.

ECONOMIC CONCEPTS - Economic concepts included in this material are: The Modern Market Economy, Credit, Money Management, Insurance, Social Security, Saving, Investment, Taxes, Consumer Protection...Private Aids, The Federal Government, State and Local level.

Annotated by Debra Bauer, 474-5891

Consumer Problems and Personal Finance, Arch W. Troelstrup, McGraw-Hill Book Co., 1965, 4th Ed., $9.50.

Senior High School

SPECIFIC CONTENTS - The text seems to point out stumbling blocks the consumer runs up against in handling his personal finances. Also, it points out problems the consumer faces in negotiating satisfactory contracts in the necessary phases of credit insurances, and general consumer activities.

EDUCATIONAL OBJECTIVES - The basic educational objectives are to give the consumer the necessary tools to negotiate successfully fair and meaningful contracts for his necessities as a consumer.

ECONOMIC CONCEPTS - The economic concepts exemplified here are that the consumer can only protect his interests, as a consumer, if he has the knowledge, and where-with-all to do so.

Annotated by Richard Reifler, 739-0470

A Consumer's Dictionary of Food Additives, Ruth Winter, New York: Crown Publishers, Inc., 1972, $3.95.

Senior High School

SPECIFIC CONTENTS - Dictionary that gives chemical names of food additives; covers the additives; gives background information; also if on GRAS list.

EDUCATIONAL OBJECTIVES - To understand what is the GRAS list; how it was formed; is it all that safe? To determine the purpose and the desirability or toxicity of the additives.

ECONOMIC CONCEPTS - This material will give the consumer added knowledge so he can make the judgement if he wants those additives in his body.

Annotated by Linda Farmer, 644-0204

The Dark Side of the Market Place, Warren Magnuson and Jean Carper, Prentice-Hall, Inc., 1972, $2.45.

Senior High School

SPECIFIC CONTENTS - The author deals with the topic of consumer fraud.

EDUCATIONAL OBJECTIVES - To become aware of some deceptive business practices used on the innocent consumer.

ECONOMIC CONCEPTS - Consumer protection, consumer agencies, fraud -- business to consumer.

Annotated by C. Berg, 388-7421

Eater's Digest - The Consumer Factbook of Food Additives, Michael Jacobson, Doubleday Anchor Books, 1972, $1.95.

Senior High School

SPECIFIC CONTENTS - The author writes about the use of food additives, effects of additives, food additive removal from market, and common terms or vocabulary synonymous with food additives.

EDUCATIONAL OBJECTIVES - To be aware of why food processors use food additives. To be aware of drawbacks and dangers of food additives. To be familiar with common food additive vocabulary.

ECONOMIC CONCEPTS - Food additives, food purchasing.

Annotated by C. Berg, 388-7427

Economics for Consumers, Gordon and Lee, New York: American Book Co., 1967, 5th Ed., $8.95.

Senior High School

SPECIFIC CONTENTS - This material deals with the various aspects that relate to how much influence the consumer has on the economic market, or how little he has.

EDUCATIONAL OBJECTIVES - The objective of the material is to educate the student, or consumer, as to how he may influence the economic picture by his involvement in it. The fact that supply and price depend on whether he is willing to buy or not.

ECONOMIC CONCEPTS - The concepts of the material illustrate the fact that what the consumer chooses to do has a definite effect on the economic picture. It also questions just how much effect the consumers choices really have on the whole picture.

Annotated by Richard Reifler, 739-0470

The Economics of Public Issues, D. C. North and R. L. Miller, Harper and Row, 1971, $2.49.

Junior and Senior High School

SPECIFIC CONTENTS - A series of articles on the economics of usury, population, automobiles, risk insurance, medical care, etc.

EDUCATIONAL OBJECTIVES - To understand the under-lying economic ideas and concepts behind some of our modern day problems and issues.

ECONOMIC CONCEPTS - Capital overhead, profits, investment, spending and supply/demand concept.

Annotated by Russ Christensen, 925-4300

Economics of Social Issues, Leftwich and Sharp, Dallas, TX: Business Publications Inc., 1974.

Advanced Senior High School and background text for teacher

SPECIFIC CONTENTS - Population, Resources (Agricultural, Education, Crime, Pollution, Health), Income (Poverty, Discrimination), Stabilization (Unemployment, Inflation), Epilogue (Energy).

EDUCATIONAL OBJECTIVES - Create student interest in economics and to arouse a desire to study further.

To enable a larger proportion of students to take enough economics to know what the economic consequences of various kinds of social and economic policies will be in hopes of avoiding in the future many of the mistakes directly traceable to widespread economic illiteracy of the present.

ECONOMIC CONCEPTS - Demand, supply, markets, competition, costs, elasticity of demand, employment, inflation, free market, government's role, income distribution.

Annotated by Helen Steward, 484-1404

Educational Games and Simulations, D. Lewis, D. Wentworth, R. Reinke, and W. Becker, New York: Joint Council on Economic Education, 1974.

SPECIFIC CONTENTS - This is not a how to do it book for teachers but rather a good review of research that has been done on the use of games. It does tell teachers how to select the right game, the validity of games and how to construct games.

At the end the book is an extensive list of games that could be used in economic education. It does not comment on their usefulness but leaves this up to the teacher.

Annotated by M. Hough, 226-7239

Em Complaint Directory for Consumers and Em Bibliography for Consumers, Madison, WI: EM Booklets, 1973, $1.00 each.

Senior High School

SPECIFIC CONTENTS - Gives names, addresses of presidents of major service and product companies. This will enable students to register complaints.

Also gives advice of how to write a complaint letter.

The bibliography gives listings for 63 categories of sources that will help the consumer find information before he buys.

Annotated by Linda Farmer, 644-0204

Enough: The Revolt of the American Consumer, Doris Faber, Dell Publishers, 1972, $.95.

Senior High School

SPECIFIC CONTENTS - The author writes about the history of the American consumer protection movement. Interesting case studies.

EDUCATIONAL OBJECTIVES - To become aware of the consumer protection movement. To be aware of present agencies which can protect the consumer.

ECONOMIC CONCEPTS - Consumer protection movement. Consumer protection agencies.

Annotated by C. Berg, 388-7421

Family Financial Management, Roman and Finch, South-Western Publishing Company, Cincinnati, OH, 1970.

Junior and Senior High School

SPECIFIC CONTENTS - Family records to be kept for a family for a period of one month.

EDUCATIONAL OBJECTIVES - To help student: 1. learn the importance of money management, 2. learn the value of goals in budgeting, and 3. learn how to keep financial records.

ECONOMIC CONCEPTS - Money management.

Annotated by Ruth Clexton, 429-4510

How to Read Your Newspaper, Ruth B. Smith and Barbara Michalak, Harcourt Brace Jovanovich, Inc., 1970.

Junior and Senior High School

SPECIFIC CONTENTS - Those sections which would apply to this class include: 1. Advertisements: Read With Care, 2. The Financial Page: Should a Paper Boy Buy Stock, 3. The Columnists.

EDUCATIONAL OBJECTIVES - In the section on advertisements, there are several suggested lesson plans to explain how advertisements are written, direction and appeal. I have done some of these in class, and I have found them very beneficial.

The financial page section helps the student understand what stocks are and what goes into buying and selling.

ECONOMIC CONCEPTS - Buying and selling through the newspaper. Stocks and bonds.

Annotated by Janice Gregory, 488-9760

Government Services for Consumers, Francis A. Corr, West Haven, CT: Pendulum Press, 1973, $1.45.

Junior and Senior High School

SPECIFIC CONTENTS - Federal departments and services, costs of government, filing and income tax return forms included, determining tax deductions, protecting the worker, serving the producer, helping the needy, law and the consumer, consumer as a citizen.

EDUCATIONAL OBJECTIVES - To give the young consumer just entering the market place the tools necessary to get money's worth, sources of help for making wise buying choices, means available for remedying inequities when they occur, to aid the consumer in learning that consumers can make a difference.

ECONOMIC CONCEPTS - Part the government plays in freedom of choice, private and public consumer interests, part tariff plays in supply and demand, the government as a consumer, the government as a producer.

Annotated by Helen Steward, 484-1404

How to Get Your Car Repaired Without Getting Gypped, Margaret Bresnahan Carlson, Harper and Row, 1973, $1.50.

Senior High School

SPECIFIC CONTENTS - Detailed information on fraud, how to tell when repairs are needed, where to go for repairs, how to protect yourself, how to get your car fixed or get your money back.

EDUCATIONAL OBJECTIVES - To alert the consumer to pitfalls so he can escape unnecessary work being done or being gypped in other ways.

ECONOMIC CONCEPTS - A rational consumer has full information about products. So armed, he will make the best choices in spending his available income.

Annotated by Marjorie Frost, 388-4110

The Intelligent Consumer, Christopher and Bonnie Weathersbee, New York: E. P. Dutton and Co., 1973, $5.95. Senior High School

SPECIFIC CONTENTS - Buying the following at least cost to yourself and to the environment: Food, Clothes, Cars, Houses, Vacations, Appliances.

EDUCATIONAL OBJECTIVES - This book is not an educational book, but is good reading for a teacher or an interested student. It takes in all aspects and gives many angles of consumer issues.

ECONOMIC CONCEPTS - Consumers have responsibilities in the marketplace, Choices of materials, services, and equipment for utility and least negative spillover effect, Poor buying habits of consumers, Making an impact for consumer protection and environmental decisions.

Annotated by Peggy Lindlof, 774-8771

Interdependence and the World Economy, James W. Howe, New York: Foreign Policy Association, Inc., 1974, $1.25.

Some Junior High and Senior High School

SPECIFIC CONTENTS - Comparison and contrast and change in economic development in the world, Economic dependence, Change in attitudes toward national power, economic growth, Population growth and explosion, pollution, shortages, monetary system, investment systems, use of the oceans, credit, whole international economic order, Need to cooperate to solve problems, Role of the U.S.A. and U.S. policies.

EDUCATIONAL OBJECTIVES - To aid the student in learning about the world economy, the place of the United States in this economy, the problems involved in meeting demands of all nations, and the need for international cooperation.

ECONOMIC CONCEPTS - Inflation, Full employment, Supply demand scarcity, Tariffs, international trade, investment, Resources, Population, Economic growth.

Annotated by Helen Steward, 484-1404

It's Not Just Money, Madison, WI: C.U.N.A. International, Inc., 1967, $1.50.

Senior High School

SPECIFIC CONTENTS - It describes the advantages of belonging to a Credit Union and the services a Credit Union provides.

It describes not only the monetary advantages, but also the fringe benefits that are available.

EDUCATIONAL OBJECTIVES - The objective is a better understanding of credit union operations, so that the student or consumer will be better equipped to make choices in this area.

ECONOMIC CONCEPTS - The concepts are that we all should establish certain goals, then use the where-with-all contained in this material to make advantageous decisions.

Annotated by Richard Reifler, 739-0479

Games, Tricks, and Puzzles for a Hand Calculator, Wallace Judd, Menlo Park, CA: Dymax, 1975, $2.95.

Junior and Senior High School

SPECIFIC CONTENTS - Each of the games with applications is discussed. We are told how to use the hand calculator in solving each of them.

The author ends the book with answers to the questions he has asked in the text and also the solutions to the problems.

He describes the insides of a calculator and how to correct some of the malfunctions that occur.

EDUCATIONAL OBJECTIVES - An exposure to the hand calculator with the object of making all our daily calculations a little easier with one of them.

ECONOMIC CONCEPTS - I could identify none.

Annotated by Pauline Koenig, 739-7797

How to Keep Them Honest, Howard S. Shapiro, Rodale Press, Inc., 1974, $7.95.

Senior High School

SPECIFIC CONTENTS - How insurance frauds in Pennsylvania were cleaned up by Commissioner Denenberg--health, life insurance, auto, nuclear energy, etc.

Also included are chapters on how the consumer should shop for insurance and health care. Material is presented in an excellent question-and-answer format.

EDUCATIONAL OBJECTIVES - To inform the reader on positive paths to take to get the most protection for his money in insurance and professional health services.

ECONOMIC CONCEPTS - One option in spending money is for insurance to protect oneself against possible catastrophe in the future. An intelligent, informed consumer will make wise decisions in this form of spending as well as others.

Annotated by Marjorie Frost, 388-4110

Inflation, Robert Lekachman, New York: Vintage Books, 1973, $1.50.

Junior and Senior High School

SPECIFIC CONTENTS - This book contains the process of inflation, the causes of inflation, what can be done about inflation and a conclusion to the book that gives specific examples of different types of inflation.

EDUCATIONAL OBJECTIVES - 1. To make the reader aware of the causes of inflation, 2. To show the reader what can be done about inflation.

ECONOMIC CONCEPTS - By reading this material the student will be better prepared to cope with the problems of inflation. The material in this book points out that inflation is a problem that we all face. We all need to work together to try to bring it under control.

Annotated by Terry Kardell

Make Up Your Mind, Alice Beeman, Shirley McCune, Joan Weathers, Washington, DC: American Association of University Women, 1971, $.50.

Junior and Senior High School

SPECIFIC CONTENTS - Various readings and valuing exercises.

EDUCATIONAL OBJECTIVES - To provide the individual with a tool for assessing values and their implications for intellectual and personal growth.

ECONOMIC CONCEPTS - Money and attitudes toward it, Consumers, Earners, Government's part, Expressing values through consumer spending.

Annotated by Helen Steward, 484-1404

Man: The Next Thirty Years, Henry Still, New York: Hawthorn Books.

Senior High School

SPECIFIC CONTENTS - Four excellent chapters on automation, education, health and communication.

EDUCATIONAL OBJECTIVES - Stresses how we should try to cope with future problems - especially personal ones!

ECONOMIC CONCEPTS - Stress changing attitudes towards money, spending and economics.

Annotated by Russell Christensen, 9[illegible]4300

Mathematics for the Consumer, Fairbank, Schultheis, Piper, South-Western Publishing Company, 2nd Ed., 1975, $6.75 approx.

Senior High School

SPECIFIC CONTENTS - Mathematics dealing with Personal Money Records, Buying Problems (sales slips, sales taxes, unit prices, etc.), Wages, Commissions, Borrowing Money, Saving and Investing, Home Expenses, Transportation, Taxes, and Metric Measurements.

EDUCATIONAL OBJECTIVES - Students are drilled on the necessary mathematics concepts they need to function as intelligent consumers. Material is presented in the text and problems and drills are given to reinforce the learning. This is on the skill level plus cognitive.

ECONOMIC CONCEPTS - Economic concepts like stock ownership of businesses are presented concurrently with the mathematical information.

Annotated by Marjorie Frost, 388-4110

Money and Kids, Mary Price Lee, Westminster Press, 1973, $2.75.

Junior and Senior High School

SPECIFIC CONTENTS - Discusses money, what it can do, how to earn it, budget it, spend it wisely, and save it.

EDUCATIONAL OBJECTIVES - To inform students about ways to earn money and how to use it wisely.

It is written in a free-flowing style with lots of illustrations that should make it palatable to young readers.

ECONOMIC CONCEPTS - The flow of money. Introductory material on rational consumer behavior.

Annotated by Marjorie Frost, 388-4110

The Money Tree, Catherine Crook DeCamp, New York: Signet Books, 1972, $1.50.

Senior High School

SPECIFIC CONTENTS - There are 46 illustrations of personal records including tax worksheets, sample budgets, living costs, loan interest rates, promissory notes, closing cost estimates for home buyers, stock exchange transactions, the checkbook and stub forms, will forms, etc.

EDUCATIONAL OBJECTIVES - To help the consumer, through learning about the many financial forms, to spend more wisely and enhance his security.

ECONOMIC CONCEPTS - Helping families to increase their resources by stretching the dollars they have to spend.

Annotated by Pauline Koenig, 739-7797

Buyer Beware, Larry Cuban, Glenview, IL: Scott, Foresman and Company, 1972.

Low achievers in grades 9 - 12

SPECIFIC CONTENTS - Focus is on consumers in the market place - how they can protect themselves and how organizations and government can protect them. Themes: Part 1 introduces examples of the shady techniques used by some advertisers and salesmen. Part 2 discusses comparison shopping and guarantees. Part 3 shows how consumer unions, buying cooperatives, and the law further protect consumer interests.

EDUCATIONAL OBJECTIVES - 1. Noting what are "indirect lies" in advertising, 2. In what ways are consumers lured into unwise buying, 3. Noting comparison shopping. Buying quality items.

ECONOMIC CONCEPTS - Advertising, Understanding of guarantees and warranties, Co-ops, Consumer protection laws.

Annotated by Janice Gregory, 488-9760

Policies for Protrection, New York: Institute of Life Insurance, 1974, free.

Junior and Senior High School

SPECIFIC CONTENTS - Covers the three basic types of life insurance and the many basic policies of health insurance.

EDUCATIONAL OBJECTIVES - Students develop an understanding of life insurance and health insurance. Students be aware of the various types of life and accident insurance and their proper uses.

ECONOMIC CONCEPTS - Insurance and insurability, How to be properly insured, How insurance is used to affect losses.

Annotated by Richard M. Hyllested, 925-4300

The Powerful Consumer, George Katona, New York: McGraw-Hill Book Co., 1960, $7.95.

Senior High School

SPECIFIC CONTENTS - It seems that this test deals with how the consumer feels about the American economic system. He feels he should be a determining factor in how it shapes his future.

EDUCATIONAL OBJECTIVES - The objectives are to motivate the student into becoming involved in our economic system, because he can then become a force in formulating policies that will be beneficial to him and American consumers collectively.

ECONOMIC CONCEPTS - The main concept is that you can only be a force in formulating economic policy, by learning something about our economic system, and by becoming involved in it.

Annotated by Richard Reifler, 739-0470

A Primer on Economics of Consumption, Elizabeth W. Gilboy, New York: Random House, 1968, $1.95.

Senior High School

SPECIFIC CONTENTS - This material shows how the consumer spends his available money, and why they spend it as they do.

Also, it describes the pressures that come to bear on the consumer to cause him to make certain choices.

EDUCATIONAL OBJECTIVES - The objective is to attempt to point out to the consumer why he spends his money as he does, and what influences help him to make these economic decisions.

ECONOMIC CONCEPTS - The concepts here are the "why" the consumer buys what he does, and the "how" he is influenced to do so.

Annotated by Richard Reifler, 739-0470

Propaganda Polls and Public Opinion, Malcolm G. Mitchell, Prentice-Hall, 1972, $3.00.

SPECIFIC CONTENTS - Section IV deals specifically with advertising-stresses various advertising techniques on TV and in newspapers - tries to prepare consumers for better understanding !!

EDUCATIONAL OBJECTIVES - This tries to give the consumer insight into advertising and become a more effective observer.

ECONOMIC CONCEPTS - Deals with effective consumerism.

Annotated by Russell Christensen, 925-4300

"Stake Your Claim! How to Work the Social Security Goldmine", New York: Editors of Moneysworth, 1973, free with a $5.00 yearly subscription to Moneysworth.

Senior High School

SPECIFIC CONTENTS - Pensions, examples of monthly cash payments, a critical view of Social Security, questions and answers and a glossary.

EDUCATIONAL OBJECTIVES - For the reader to have a better understanding of Social Security.

ECONOMIC CONCEPTS - An explanation of Social Security insurance and the benefits that can be derived from it.

Annotated by Richard M. Hyllested, 925-4300

The Supermarket Survival Manual, Judy Kemp, Bantam Books, 1973, $1.25.

Senior High School

SPECIFIC CONTENTS - The author writes about what to look for when purchasing food, ways to cut food costs, buying practices, home food preparation ideas.

EDUCATIONAL OBJECTIVES - To become aware of how to cut food costs. To become familiar with sound buying practices, To become aware of money saving food preparation ideas.

ECONOMIC CONCEPTS - Food purchasing practices, food preparation.

Annotated by C. Berg, 388-7427

Supershopper, David and Marymae Klein, New York: Praeger Publishing, Inc., 1971, $5.95.

Junior High School

SPECIFIC CONTENTS - Chapters on working, saving, spending and getting the most for your money.

EDUCATIONAL OBJECTIVES - Student will...understand basic banking, basic advertising, various types of retailing and comparison shopping.

ECONOMIC CONCEPTS - A. Advertising - Consumers' willingness to buy clothing may be influenced by customs, habits and advertising.
1. The net effect of advertising cost is included in the price of goods consumer buys.
2. Advertising makes large scale distribution possible.

B. Retailing: formula: quantity demanded: (price, tastes, population income, price of related products). C. Comparison shopping (price of clothing) since consumer expenditures represent consumer demand, the principles underlying demand apply to economic analysis and personal economics.

Annotated by Bev Olson, 298-4801

We are Making Decisions, Philmore B. Voss, Lexington, MA: Ginn and Company, 1972.

Junior High School

SPECIFIC CONTENTS - Problems are presented in the two formats: case studies and life episodes. A discussion follows backed up by factual material.

EDUCATIONAL OBJECTIVES - The problems and their possible solutions help students "make sense out of their lives".

ECONOMIC CONCEPTS - Credit, Banking, Mortgages, Installment buying, Money, Competition, Budgets, Taxes, Capital.

Annotated by D. Hanenberger, 735-0297

You Are A Data Processor, Merle W. Wood, Burlinggame, CA: South-Western Publishing Co., 1972, $1.88.

Junior and Senior High School

SPECIFIC CONTENTS - There is a teacher directed pretest or posttest at the beginning. Special drill units with answers at the back of the book allow a student to check on his own progress. The book is divided into five special projects.

There are available teachers guides and many aids available.

EDUCATIONAL OBJECTIVES - To teach both student and teacher enough about the field of data processing to understand its use and value. To help remove the fear which many people have of computers.

ECONOMIC CONCEPTS - People aren't so afraid of things that they know about.

Annotated by Pauline Koenig, 739-7707

You Pay For It, Margaret Andrews, New York: Gregg Division, McGraw-Hill, 1970.

Junior High School

SPECIFIC CONTENTS - It gives practical advice on how to spend a paycheck wisely by assessing needs as against wants. The student learns the pros and cons of credit buying.

EDUCATIONAL OBJECTIVES - To help student: 1. learn to budget money, 2. understand needs and wants and to distinguish between them, 3. pros and cons of credit buying.

ECONOMIC CONCEPTS - Budgeting, credit buying

Annotated by Ruth Clexton, 429-4510

Your Family and its Money, Boston, MA: Houghton-Mifflin, 1968.

Senior High School

SPECIFIC CONTENTS - The book has three parts with the following headings: I. The Social and Economic Setting in Which Families Live, II. Management in Family Living, III. Financial Information to Aid in Decision-Making. Each part has several chapters.

EDUCATIONAL OBJECTIVES - Helps view money in the perspective of family living.

ECONOMIC CONCEPTS - Management, Financial information to aid decision making.

Annotated by C. Hunter, 224-8037

Section 2: Pamphlets - General Series

Be Informed Units (1 - 20), New Readers Press, 1974.

Junior and Senior High School and Adult Basic Education (for students with a third or fourth grade reading level)

SPECIFIC CONTENTS -

1. Personal Credit
2. Buying an Auto
3. Owning an Auto
4. Buying a House
5. Social Security
6. Renting a House
7. Finding a Job
8. Reading your Newspaper
9. Taxes
10. Banking
11. Mental Retardation
12. Marriage
13. Measurements
14. Wise Buying
15. Using the Library
16. Money
17. Drugs
18. Nutrition
19. Population
20. Pollution

EDUCATIONAL OBJECTIVES - To provide practical knowledge in areas of adult concern to persons of low-income and those with at least a fifth grade reading ability.

ECONOMIC CONCEPTS - Basic economic knowledge is necessary in order to meet the every day problems of living.

Annotated by Nancy L. Williams, 636-5126

1. On Buying Magazines, 2. What is a BBB?, 3. I Want my Money Back, 4. Buying by Mail, 5. Tips on Moving, 6. Facts on Shopping for Food, Better Business Bureau of Minnesota, free.

Junior and Senior High School

SPECIFIC CONTENTS - The pamphlets offered by the BBB could be used in conjunction with other materials in a unit on Consumer Buying. The Bureau does have a speaker service. When we contacted them this spring, they had just moved and were unable to come, but seemed interested in helping us in the fall.

EDUCATIONAL OBJECTIVES - Materials constitute extra or general resources one could have in the classroom. I would have them around just to make students aware of the BBB. One could well structure the speaker into whatever objectives one would care to have.

ECONOMIC CONCEPTS - 1. False advertising, 2. Best buying power of your money

Annotated by Janice Gregory, 488-9760

Catalog of Learning Aids, Chicago: Sears, Roebuck and Co., 1975, catalog free.

Junior and Senior High School

SPECIFIC CONTENTS - Sears Consumer Information Services are divided into 4 general areas: 1. Educator resource series (ex. Floor coverings, Anatomy of a sale, Consumer Education in Age of Adaptation) - 2. Audio-visual series (ex. Anatomy of a sale with visuals, study guide and record) - 3. Hidden Value Booklets (ex. How to select furniture, How to Choose and Use Retail Credit), other - 4. Before you Buy Booklets - for use with students of low reading ability.

EDUCATIONAL OBJECTIVES - Basic objectives for materials in this series, as defined by Sears are: 1. Informing consumers about the hidden values to be found in todays merchandise - 2. Showing how personal satisfaction with goods relates directly to wise decision making - 3. Helping students develop necessary knowledge, skills and attitudes to become competent consumers.

ECONOMIC CONCEPTS - Will vary with materials used.

Annotated by E. Kay Krueger, 881-8937

Consumer Education Curriculum Modules: A Spiral-Process Approach, North Dakota State University at Fargo, Washington, DC: U. S. Government Printing Office, 1974, $17.75.

Junior and Senior High School

SPECIFIC CONTENTS - Guide 1 - How to use modules plus resources, etc., Guide 2 - Consumer Education through the inquiry process, Guide 3 - Consumer Education through the valuing process, Guide 4 - Consumer education through the decision process, Guide 5 - Consumer education through the action process.

EDUCATIONAL OBJECTIVES - In level one to show that consumers tend to be impulsive. Immediate needs and wants determine most of their consumer habits. In level two is to show that consumers tend to champion consumer rights. They accept many half-truths and their actions may be in conflict with their values.(below) They. are strongly influenced by the total environment - both present and predicted. In level four it shows the consumers are motivated by their concern that their fellowmen be active public decision-makers. Use personal resources.

ECONOMIC CONCEPTS - Who is a consumer. How do consumers choose what they buy. Roles as a consumer. Conditions that influence their behavior. Consumers in the marketplace, how it affects the environment and social well-being of all. Effects of spin-offs in carrying out a consumer decision - both present and predicted. Consumer influence upon public and private sectors of the economy.

Annotated by Sharon Vreeman, 454-8483

Insert line above - In level three to show that consumers' actions are based upon facts and values.

Consumer Education in an Age of Adaptation, Sally R. Campbell, Chicago: Sears, Roebuck and Co., 1971.

Junior and Senior High School

SPECIFIC CONTENTS - The consumer and the economy, Values and goals, Occupation and Income, Management of resources, Economic choices, Consumer information, Advertising, selling aids and motivators, Buying goods and services, Housing, Consumer credit, Insurance, savings and investment, Consumer rights and responsibilities.

EDUCATIONAL OBJECTIVES - An analysis of the marketplace and the financial world as it relates to the consumer and his community.

ECONOMIC CONCEPTS - I think most of these can be found in Specific Contents listed above.

Annotated by Sharon Vreeman, 454-8483

Consumer Information - An Index of Selected Publication of Consumer Interest, Pueblo, CO: Public Documents Distribution Center.

Junior and Senior High School

SPECIFIC CONTENTS - From the catalog one can order various pamphlets of consumer interest, some of which are free and some cost a small amount. Some of the pamphlets cover topics light Budget, Finance, and Insurance, Consumer Protection and Education, Housing, and various other topics.

EDUCATIONAL OBJECTIVES - Overall a basic objective of this material would be consumer awareness. More specific objectives could be made by using individual pamphlets.

ECONOMIC CONCEPTS - The economic concepts covered would depend on what pamphlets were used.

Annotated by Debra Bauer, 474-5891

The Contemporary Consumer Series, , Hellis K. Idleman and others, Gregg-McGraw Hill Book Company, 1975.

Senior High School

SPECIFIC CONTENTS - 1. Health, Education and Recreation, 2. Housing, Furniture and Appliances, 3. Transportation, 4. Understanding the Marketplace, 5. Financial Security, 6. Money Management, 7. Food and Clothing, 8. Protection and the Law.

EDUCATIONAL OBJECTIVES - An introduction into various aspects of living in an economy.

ECONOMIC CONCEPTS - To develop understanding of the consumer's major expenditures in the economy.

The government policies, laws, etc. that affect the consumer in the economy.

To develop wise spending, saving and credit use.

Banking, social insurance, etc.

Provide an orientation to the market system.

Annotated by Ruth Lundquist, 735-6390

Economic Education Experiences of Enterprising Teachers, Volume 10, George G. Dawson, Publ,, New York: Joint Council on Economic Education, 1973.

Junior and Senior High School

SPECIFIC CONTENTS - Condensed versions of winning programs selected from those submitted to the Kazanjian Awards Program. Each gives a summary of background and goals, activities, and evaluation techniques. Programs are grouped by grade level and also subject areas. By writing to the Kazanjian Economic Materials Library a complete project may be obtained.

EDUCATIONAL OBJECTIVES - Improve the quality of economic education by identifying teachers and programs of merit upon which others may build.

ECONOMIC CONCEPTS - Volume 10 includes a variety of concepts. Each program deals with a different concept of approach to a concept or a combination of concepts. For example: Knowledge and understanding of basic problems and questions of economics, different types of economic systems, and some specific economic topics such as supply and demand, opportunity cost, GNP, distribution of income, etc.

Annotated by Helen Steward, 484-1404

Family Development Series: Buying Guides, Stephen S. Udvari and Janet Laible, Steck-Vaughn Co., 1973, $1.44.

Junior and Senior High School

SPECIFIC CONTENTS - How to buy wisely, Smart food shopping, How to buy clothes, Buying home furnishings, Buying home appliances, Satisfaction guaranteed.

EDUCATIONAL OBJECTIVES - The contents and activities are designed to increase the student's information about buying wisely and to improve his buying skills.

ECONOMIC CONCEPTS - The role of information in consumer buying skills, cost versus utility and durability.

Annotated by Peggy Lindlof, 774-8771

Insurance for the Home, New York: Educational Division of the Insurance Information Institute, 1972.

Senior High School

SPECIFIC CONTENTS - What Properties are Covered?, What Perils are Your Properties Insured Against?, A Homeowners Policy for Those Who Rent, A Special Form, Liability Coverage under your Homeowners Policy, Factors Affecting the Cost of Insuring a Home.

EDUCATIONAL OBJECTIVES - The objective of this material is to make individuals more aware of what insurance is and what it can do for you. It also explains the different types and what things may be covered under each type.

ECONOMIC CONCEPTS - The basic concept covered is Homeowners Insurance. The material defines what it is and also explains various terms one comes in contact with when discussing it.

Annotated by Debra Bauer, 474-5891

Modern Consumer Education Kit, Educational Design Inc., Grolier Educational Corp.

Junior High School

SPECIFIC CONTENTS - A series of pamphlets with cassettes that can be used for individualized instruction. The pamphlets run a short reading, not more than a page of large print, and then ask questions directly about that reading.

The cassettes are used as follow up, using a real life problem and then ask questions about the problems stated.

EDUCATIONAL OBJECTIVES - Learn basics about contracts, Learn about guarantees, Learn about loans, Exposed to the problem with buying by mail, Learn about the cost of funerals.

ECONOMIC CONCEPTS - The basic concepts are in general to become a better informed thinking consumer in the marketplace.

Annotated by T. Bergstrom, 881-5891

Money Management Library, Chicago: Household Finance Corporation, 1968

Senior High School

SPECIFIC CONTENTS - Your savings and investment dollar, Your home furnishing dollar, Your clothing dollar, Your food dollar, Your shopping dollar, Your housing dollar, Your equipment dollar, Your automobile dollar, Your health and recreation dollar, Children's spending, Your budget.

EDUCATIONAL OBJECTIVES - The basic educational objective of this material is to help individuals with effective use of income by providing information on how this income is spent.

ECONOMIC CONCEPTS - The economic concepts in these pamphlets vary from one to another. In some of them more emphasis is placed on economic principles, in others basic information concerning the general topic is covered.

Annotated by Debra Bauer, 474-5891

OTC and Regional Exchange Stock Reports, free from any stockbroker.

Senior High School

SPECIFIC CONTENTS - Fundamental positions and recent developments of Over The Counter stock. Also, a balance sheet of the corporation, its earning statements and history of stock prices and dividend payments.

EDUCATIONAL OBJECTIVES - Acquaint student in analyzing a company for investment purposes in corporate stock.

ECONOMIC CONCEPTS - 1. corporate structure, 2. financial statements, 3. earning and dividend statements, 4. learning to investigate a company before investment.

Annotated by Joe Hutton, 831-8310

Scriptographic Basic Economics Series, Greenfield, MA: Channing L. Bete Co., 1967, $1.00 each under 100 copies, $.50 each over that.

Senior High School

SPECIFIC CONTENTS - A. The Nature of Economics, B. The American Economy and its Problems, C. Man's Economic Wants, D. The U.S. Market System.

EDUCATIONAL OBJECTIVES - The understanding of many of the fundamental ideas and principles in economics.

ECONOMIC CONCEPTS - A. (as above) production, exchange, distribution of income, consumption, regulation, B. natural resources, labor force, capital, management, government, C. wants, scarcity, productive factors, population, production, diminishing returns, D. private enterprise, profit motive, circular flow, supply and demand, competition, monopoly, role of government.

Annotated by Joe Hutton, 831-8310

Series for Economic Education, Philadelphia: Federal Reserve Bank, 1964-1974, free.

Senior High School

SPECIFIC CONTENTS - Series of 10 pamphlets, discussing in everyday terms, economic concepts surrounding the following topics. 1. Automation - 1964-9 pp., 2. Growth of Government - 1967 - 9 pp., 3. Inflation and/or Unemployment - 1967 - 15 pp., 4. Mystery of Economic Growth - '62 - 10 pp., 5. National Debt - '74 - 10 pp., 6. The New Poverty - '64 - 10 pp., 7. The Price System - '62, 8 pp., 8. Truth in Lending '70 - 10 pp., 9. Gold -'74 - 10 pp., 10. Economic Man vs. Social Man -'70 - 12 pp.

EDUCATIONAL OBJECTIVES - To aid the student in the understanding of basic concepts in the areas of the above mentioned topics.

ECONOMIC CONCEPTS - Concepts vary with the particular pamphlet you are using.

Annotated by Joe Hutton, 831-8310

Social Security and Cash Tips (and others as listed below), Washington, DC: Government Printing Office, available from local social security offices.

Junior and Senior High School

SPECIFIC CONTENTS - Explanation of Social Security and how it applies to youth, plus a pamphlet on Medicare. Other pamphlets available are"Help I'm a Number", "Social Security Information for Young Families", "Four, E.G.", "Social Security Student Gazette," "A Brief Explanation of Medicare".

EDUCATIONAL OBJECTIVES - Students may be able to understand Social Security and how it works in the United States.

ECONOMIC CONCEPTS - Social Insurance, Explanation of Medicare, Explanation of FICA.

Annotated by Richard M. Hyllested, 781-7116

Pamphlets by University of Minnesota with U. S. Dept. of Agriculture, William J. Angell (for many), 1974 and 1975, free.

Senior High School

SPECIFIC CONTENTS - Pamphlets are available on a variety of subjects such as: Facts about buying a preowned house, Obtaining financing and professional assistance, The home seller's guide, Balancing your housing needs and resources, Furniture selection, Selecting a mobile home, Costs of owning a mobile home, Site selection for your mobile home, The renters' guide, Selecting a refrigerator, Selecting a Dishwasher, 13 questions when buying household equipment.

EDUCATIONAL OBJECTIVES - To present specific information to prospective buyers to arm them for the market.

ECONOMIC CONCEPTS - The model of the rational consumer. Full information is necessary if one is to make rational decisions.

Annotated by Marjorie Frost, 388-4002

Section 2: Pamphlets - Specific Topics

Accepting Credit Responsibility, Chicago: Continental Illinois National Bank and Trust Company, 1970, $.35.

Junior High School

SPECIFIC CONTENTS - The subject content of this book is based on the premise that each person is his own economist. The text deals primarily with credit and teaches the student how to use credit properly.

EDUCATIONAL OBJECTIVES - To help the student: 1. learn the importance of budgeting, 2. learn the importance of goals and values, 3. learn about credit.

ECONOMIC CONCEPTS - Money management and credit buying.

Annotated by Ruth Clexton, 429-4510

Additives and How they Serve You, Charlotte Montgomery, White Plains, NY: General Foods Corporation, 1968, free.

Junior and Senior High School

SPECIFIC CONTENTS - Gives all the positive side of additives and how they benefit the consumer as flavor, increase nutrition, preserve, form, speed up preparation, etc.

EDUCATIONAL OBJECTIVES - To inform consumer of positive aspects of additives.

ECONOMIC CONCEPTS - That additives are safe and benefit consumers.

Annotated by Linda Farmer, 644-0204

Being an Informed Citizen, Stephen S. Udvari, Steck-Vaughn Company, 1973.

Junior and Senior High School

SPECIFIC CONTENTS - Information and thought-provoking questions regarding: 1. Your rights as a citizen, 2. Citizen responsibilities, 3. Voting; A right as a citizen, 4. Information and opinions, 5. Propaganda and opinions.

EDUCATIONAL OBJECTIVES - To provide sound information for coping with everyday problems and being more effective with available resource utilization.

ECONOMIC CONCEPTS - Effective citizenship requires a knowledge of resources available and how to best use them.

Annotated by Nancy L. Williams, 636-5126

Buying a Used Sewing Machine, Athelene H. Scheid, St. Paul: University of Minnesota Extension Division, 1972, $.10.

Junior and Senior High School

SPECIFIC CONTENTS -"Buying a used sewing machine", Where to buy, Kinds of machines, Kinds of stitch, Tips on buying, How to judge a used machine (use, stitch, appearance), Use of the sewing machine, Care of the sewing machine.

EDUCATIONAL OBJECTIVES - To identify factors involved in decisions to buy a used sewing machine (or a new sewing machine).

ECONOMIC CONCEPTS - Savings Buying used equipment will mean savings only when the following conditions are met: 1. If you have immediate or near future need for the merchandise (machine). 2. If you know how to sew/are learning. 3. If you can pay for it without adding interest (etc.) which offsets the savings.

Credit Tips on buying, example: Have in writing amount of each payment, when due, who provides and pays for parts needing replacement, et al.

Annotated by Bev Olson, 298-4801

Career Development Curriculum for English Teachers, P. Anderson, et al, St. Paul: Minn. Department of Education, 1974, $3.50.
Junior High School (and possibly Senior High)
SPECIFIC CONTENTS - This is a guide to be used for teaching careers but it contains bibliographic material that would also be helpful in consumer education. It also includes some learning activities which would be good to tie in with consumer education. Even if these are not used it is good to be familiar with what others may be using. This should also be an aid for interdisciplinary teaching. Some games, case studies, simulations, value clarification activities that could be used equally well in consumer education or jointly to tie together with the concepts.

EDUCATIONAL OBJECTIVES - This is a resource for the teacher.

ECONOMIC CONCEPTS - Job market, Income, Employment, Supply and Demand of Labor.

Annotated by Helen Steward, 484-1404

Consumer Purchasing, Robert W. Randall, Pendulum Press, Inc., 1973, $1.45.

Senior High School

SPECIFIC CONTENTS - The pamphlet discusses the Truth-in-Lending Law, food value and cost, purchasing of furniture and appliances, care and use of clothing and planning an insurance program and advertising.

EDUCATIONAL OBJECTIVES - To aid the student in increasing his understanding and knowledge of financial decisions.

ECONOMIC CONCEPTS - 1. Market, 2. Material, 3. Opportunity cost, 4. Human.

Annotated by R. Gaustad, 459-5176

Consumer Quick Credit Guide, Washington, DC: U. S. Government Printing Office, 1974, $.05.

Junior and Senior High School

SPECIFIC CONTENTS - A quick credit guide to help the consumer to understand credit charges.

EDUCATIONAL OBJECTIVES - Students will be able to read and understand contract and credit charges.

ECONOMIC CONCEPTS - 1. Resources, 2. Capital, 3. Economic Efficiencies.

Annotated by R. Gaustad, 459-5176

Consumers Views, St. Paul: DeLuxe Check Printers, 1975, free.

Senior High School

SPECIFIC CONTENTS - Monthly issue that contains various subjects with emphasis on better management of personal and family finances.

Also, this firm will supply class sets of blank checks and other banking materials that would be helpful in teaching units on money and banking.

EDUCATIONAL OBJECTIVES - Better management of personal and family finances.

ECONOMIC CONCEPTS - varies with each monthly edition ... mainly personal consumerism.

Annotated by Joe Hutton, 831-8310

Consumer Tips on Guarantees and Warranties, St. Paul: Better Business Bureau, Inc., 1972, free.

Junior and Senior High School

SPECIFIC CONTENTS - 1. Explains guarantees and warranties, 2. Cautions what to look for, 3. Instructs how to use.

EDUCATIONAL OBJECTIVES - To help the student learn how to read and use guarantees and warranties.

ECONOMIC CONCEPTS - Buying.

Annotated by D. Hanenberger, 735-0297

Don't Get Hooked; Winners or Losers; What is Your Buyer I.Q.?; Consumer's Guide to Careful Buying, Wisconsin Department of Agriculture, Madison: Wisconsin Department of Agriculture, Trade Division, free.

Junior and Senior High School

SPECIFIC CONTENTS - Buying hints, laws that protect you, common types of sales approaches, Buyer's I.Q., questions that person responds to.

EDUCATIONAL OBJECTIVES - Informs the consumer what to generally look for.

Annotated by Linda Farmer, 644-0204

Everybody's Money, Credit Union National Association, 1975, free.

SPECIFIC CONTENTS - Deals with good buying habits and good use of your money.

EDUCATIONAL OBJECTIVES - To make you aware of how to spend money effectively.

ECONOMIC CONCEPTS - 1. Saving of money, 2. Spending intelligently, 3. Think on an economic level.

Annotated by Russell Christensen, 925-4300

Every Ten Minutes, New York: Insurance Information Institute, 1973, free.

Senior High School

SPECIFIC CONTENTS - Statistics on accidents, accidents, injuries, etc. influence on insurance rates, General statement of financial responsibility laws, Basic parts of automobile insurance, Test, No-fault information.

EDUCATIONAL OBJECTIVES - To inform the student of basic automobile insurance information.

ECONOMIC CONCEPTS - Price vs. insurance company expenses, States policy toward driving by passing laws, Wise consumer decision making.

Annotated by Ruth Lundquist, 735-6390

Facts - Schemes, St. Paul: Better Business Bureau, Inc., 1971, $.15.

Junior and Senior High School

SPECIFIC CONTENTS - Several unfair schemes and how they are worked.

EDUCATIONAL OBJECTIVES - To teach the student how to recognize an unfair scheme. To understand human weaknesses which make people susceptible.

Annotated by D. Hanenberger, 735-0297

A Family Guide to Property and Liability Insurance, New York: Insurance Information Institute, 1973, 8th Ed., free.

Senior High School

SPECIFIC CONTENTS - 1. Various forms of automobile insurance, 2. The factors influencing insurance costs (automobile), 3. Property insurance, 4. Liability insurance, 5. The factors influencing homeowners insurance costs.

EDUCATIONAL OBJECTIVES - The student will be able to identify and recognize the various kinds of auto and property insurance. He will also be able to determine the best uses for the various types of insurance involved.

ECONOMIC CONCEPTS - 1. Factors affecting prices of insurance, 2. Wise consumer decision making.

Annotated by Ruth Lundquist, 735-6390

Food for You and Your Family, White Plains, NY: General Foods Corporation, 1968, 4th Ed.

Senior High School

SPECIFIC CONTENTS - 1. Making the most of you, 2. What makes a meal, 3. Better breakfast/better day, 4. Magic main dishes, 5. Making vegetables count, 6. Cooking - the art that appeals to 5 senses, 7. How to be a whiz at desserts/snacks, 8. Chart of food values, 9. Quick meals made easy, 10. Quick tips. Each section includes: nutrition, meal planning, tips, terminology.

EDUCATIONAL OBJECTIVES - Student will...demonstrate the ability to weigh one alternative against another in making economic choices.

ECONOMIC CONCEPTS - Impulse buying often violates the principle of rational economic decision-making and results in decreased want satisfaction.

Annotated by Bev Olson, 298-4801

Furniture Buying: How to Judge Case Goods, How to Judge Upholstered Furniture, Better Homes and Gardens, 1975.

Senior High School

SPECIFIC CONTENTS - The article explains in detail construction features to look for when buying furniture.

EDUCATIONAL OBJECTIVES - To be aware and know the various construction features available in furniture.

ECONOMIC CONCEPTS - Buying of furniture.

Annotated by C. Berg, 388-7421

A Guide to Budgeting for the Young Couple, Washington, DC: U. S. Department of Agriculture, 1974, free.

Senior High School

SPECIFIC CONTENTS - How young people can budget their money.

EDUCATIONAL OBJECTIVES - Student awareness of budgeting problems of young marrieds.

ECONOMIC CONCEPTS - 1. Economic efficiency, 2. Opportunity cost, 3. Budgeting.

Annotated by R. Gaustad, 459-5176

Guide to Twin Cities Consumer Services, Consumer Affairs Committee of the Twin Cities Federal Executive Board, 1973.

Junior and Senior High School

SPECIFIC CONTENTS - Guide of consumer services available in the business community, media, citizen groups, and governmental agencies at the Federal, State, County, and City levels to help resolve problems.

The guide lists the office, address, telephone, consumer contact and consumer services available of many agencies and businesses in the Twin Cities.

EDUCATIONAL OBJECTIVES - Basic objective is to help consumers to know where to take their case when they feel wronged.

Annotated by Debra Bauer, 474-5891

Health Insurance for Today and Your Family's Future, New York: Health Insurance Institute, 1974, free. Junior and Senior High School

SPECIFIC CONTENTS - It deals with money and the terms and provisions one should know in analyzing the five major types of health insurance.

EDUCATIONAL OBJECTIVES - To aid the student in future decision-making on health insurance purchases.

ECONOMIC CONCEPTS - 1. Cost of consumer decisions, 2. How the health insurance market works.

Annotated by R. Gaustad, 459-5176

Home Management and Consumer Education, Home Economics Instructional Materials Center, Lubbock, TX: Texas Tech University, 1974.

Junior and Senior High School

SPECIFIC CONTENTS - The Curriculum Guide is divided up into Homemaking I, II, III, IV, also a Home Management and Consumer Education Semester Course.

EDUCATIONAL OBJECTIVES - It would be too lengthy to list all the objectives listed in this guide.

ECONOMIC CONCEPTS - Some of the economic concepts include: allocation of resources, consumer buying, consumer citizenship, and the consumer in the economy.

Annotated by Debra Bauer, 474-5891

Household Advisor, United Bankers Advertising Inc., Banner Publishing Company, 1973, $2.98. Senior High School

SPECIFIC CONTENTS - Working with parts of a budget, Charts for budgeting each months income and saving, Charts to record important family information: medical, education, wills etc., Homebuyers checklist - Remodeling information, Bank evaluation - Check writing, services, Insurance, Cooking information, Taxes.

EDUCATIONAL OBJECTIVES - The book's objective is to provide basic information on the various problems encountered by a household and provide sample charts, listings, etc. for a person to set up their own household recordkeeping, financing, buying, etc.

ECONOMIC CONCEPTS - The development of a systematic spending plan to achieve the most out of your income.

Annotated by Ruth Lundquist, 735-6390

How toAnswer When Money Talks, Minneapolis: Paul S. Amidon and Assoc., 1974, $.45. Senior High School

SPECIFIC CONTENTS - Pretest, Installment buying, Credit, Savings, Investments, Short reading section, a lot of subject problems and subject questions to be answered. Close to being a programmed learning book.

EDUCATIONAL OBJECTIVES - To develop knowledge and develop a sequential process for problem solving in the area of money and personal economics.

ECONOMIC CONCEPTS - To develop wise consumer decision making in the subject areas listed in the Specific Contents above.

Annotated by Ruth Lundquist, 735-6390

How to Avoid Financial Tangles, American Institute for Economic Research, 1967, Vol. VII #1, $1.00.

Senior High School

SPECIFIC CONTENTS - This pamphlet points out some of the pitfalls consumers should avoid so that they can operate successfully in the financial world without undue complications.

EDUCATIONAL OBJECTIVES - Students can learn something, at least, about the complicated financial world. Thus when they are ready to make moves in this direction, they can do it with knowledge that may help them from making costly errors in judgment.

ECONOMIC CONCEPTS - Basic economics is applied to everyday economic life of the consumer, who, in turn, can apply it to everyday life to avoid common mistakes that will complicate his or her life.

Annotated by Richard Reifler, 739-0470

How to Select Major Home Appliances, Chicago: Sears Consumer Information, 1972, $2.50.

Senior High School

SPECIFIC CONTENTS - 1. Choose with Care: Refrig., freezer, range, washer, dryer, dishwasher, 2. Each major appliance is covered in a separate section which includes "Before shopping answer these questions--How large an appliance is needed, How much space do you have available in your kitchen, etc."; "Check list when shopping.", 3. A section covering guarantees, styling and color, service and maintenance and appliance safety.

EDUCATIONAL OBJECTIVES - To identify ways the market affects consumer choices and the effect of consumer purchases on the market.

To identify factors involved in decisions to buy (appliances)

ECONOMIC CONCEPTS - Consumer expenditures for durable food preparation equipment are influenced by such things as the amount of money available, price, brand names, advertising and style.

Annotated by Bev Olson, 298-4801

Inflation Can Be Stopped, New York: Joint Council on Economic Education, 1969, $.25.

Junior High School

SPECIFIC CONTENTS - Describes the basic problem of inflation.

EDUCATIONAL OBJECTIVES - To help students: 1. Understand the problem of inflation, 2. Understand th meaning and value of a balanced economy.

ECONOMIC CONCEPTS - Inflation and its effects.

Annotated by Ruth Clexton, 429-4510

Inflation: On Prices and Wages and Running Amok, Washington, DC: Cost of Living Council.

Junior High School

SPECIFIC CONTENTS - Provide information about inflation.

EDUCATIONAL OBJECTIVES - To help students: 1. Learn what inflation is, 2. Who gets hurt by inflation, 3. Causes of inflation, 4. What the public and private sectors can do.

ECONOMIC CONCEPTS - Inflation.

Annotated by Ruth Clexton, 429-4510

It Takes Energy to Get Energy, Wilson Clark, Washington, DC: Smithsonian Associates, 1974, Vol. 15 #9, $1.00.

SPECIFIC CONTENTS - Problems concerned with various approaches to solve the energy need. Good illustrative material.

EDUCATIONAL OBJECTIVES - Teach vocabulary and terminology, To aid the student in understanding the problems in finding energy, To aid the student in learning about the problems of technology and growth.

ECONOMIC CONCEPTS - Supply-Demand, Growth, Technology

Annotated by Helen Steward, 484-1404

Keeping Our Money Healthy, New York: Federal Reserve Bank of New York, 1970, free.

Junior High School

SPECIFIC CONTENTS - Discusses relationship between money, demand for goods, and production of goods. Explores responsibilities of Federal Reserve System.

EDUCATIONAL OBJECTIVES - To help student: 1. understand the value of money, 2. understand how the demand and production of goods has an effect on the value of money, 3. understand the workings of Federal Reserve System.

ECONOMIC CONCEPTS - How demand and supply affect the value of money.

Annotated by Ruth Clexton, 429-4510

Know the Best Buys in Fruits and Vegetables, Grace Brill, St. Paul: University of Minnesota Agricultural Extension, 1969.

Senior High School

SPECIFIC CONTENTS - 1. Know what and how to buy: U.S. Grades; packaging, 2. Points to remember: Example, Plentiful foods, defects, quality, 3. Characteristics of top quality fruits, 4. Characteristics of top quality vegetables.

EDUCATIONAL OBJECTIVES - To practice critical evaluation of food products in order to maximize personal taste and physical satisfaction.

ECONOMIC CONCEPTS - The market offers an extremely wide variety of food choices to the consumer. The consumer's satisfaction in the exercise of his freedom of choice is determined in part by his income, family preferences and market conditions at the time of purchase.

Annotated by Bev Olson, 298-4801

Know the Eggs you Buy, Melvin Hamre and Verna Mikesh, St. Paul: University of Minnesota Agriculture Extension, 1974, $.03.

Senior High School

SPECIFIC CONTENTS - 1. Nutritive value, 2. Eggs of different sizes, 3. Minnesota consumer grades for eggs, 4. For the best buy, 5. Eggs require proper care.

EDUCATIONAL OBJECTIVES - Student will apply concepts of nutrition to menu modification taking a limited income into consideration.

ECONOMIC CONCEPTS - An individual's or family's income limits food choices.

Annotated by Bev Olson, 298-4801

Law and the Consumer (part of Justice in Urban America Series), Robert Berger and Joseph Teplin, Houghton Mifflin Company, 1970.

Junior and Senior High School

SPECIFIC CONTENTS - This booklet is a combination of case studies, discussion of legal problems for the consumer, and suggested questions and activities. According to the foreword, "...the student delves into advertising, contracts, and credit; he evaluates various ways of buying goods and services".

EDUCATIONAL OBJECTIVES - 1. Definition of consumer law, 2. Student analysis of the good and poor aspects of advertising, 3. Discern the differences among contracts, 4. Understanding of the responsibilities and rights of both the buyer and the seller.

ECONOMIC CONCEPTS - 1. Consumer credit, 2. Advertising and the role it plays in the market place, 3. The relationship between law and the consumer/business.

Annotated by Janice Gregory, 488-9760

Making the Most of Your Money, New York: Institute of Life Insurance, free.

Junior and Senior High School

SPECIFIC CONTENTS - Each of the following subjects are treated as a story-bringing out facts and information. 1. Buying used cars, 2. Setting up a budget, 3. Shopping, 4. Installment buying, 5. Insurance.

EDUCATIONAL OBJECTIVES - By use of family problems, develop the proper decision making process needed for the situation.

ECONOMIC CONCEPTS - Wise consumer decision making.

Annotated by Ruth Lundquist, 735-6390

Managing Personal Income, Chicago: Continental Illinois National Bank and Trust Company, 1970, $.35.

Junior High School

SPECIFIC CONTENTS - The material is divided into three units: understanding checks, using a checking account, and using a savings account.

EDUCATIONAL OBJECTIVES - To help the student: 1. learn about checks, 2. learn how to write checks properly, 3. learn about savings accounts.

ECONOMIC CONCEPTS - Proper usage of checking and savings accounts.

Annotated by Ruth Clexton, 429-4510

Money and Economic Balance, New York: Federal Reserve Bank of New York, 1974, 6th Ed., free.

Senior High School

SPECIFIC CONTENTS - This pamphlet describes how the economy operates and how the Federal Reserve works. It discusses the role of money in our economy and how our money's value changes; it gives a capsule explanation of the business cycle; it focuses on how the Federal Reserve system uses its powers over bank credit and money creation to promote balance in the domestic economy without attempting to elaborate on the important interrelationship of our international economic position and domestic balance.

EDUCATIONAL OBJECTIVES - 1. Definition of money and economic specialization, 2. Measuring output and income, 3. Definition of recession and inflation, 4. The Federal Reserve System - explanation.

ECONOMIC CONCEPTS - As listed above, also: How banks create money, Graphs, Credit and demand, Interest rates.

Annotated by Janice Gregory, 488-9760

Money, Credit, Banking, Northwestern National Bank of St. Paul, Minneapolis: Paul S. Amidon and Associates, Inc., 1964.

Junior and Senior High School

SPECIFIC CONTENTS - It tells the history of money, the money system, credit, and the banking system.

EDUCATIONAL OBJECTIVES - 1. To acquaint students with the value of money, 2. To teach them various aspects of credit, 3. To teach what banks are and how to use them.

ECONOMIC CONCEPTS - Money, Credit, Banking.

Annotated by D. Hanenberger, 735-0297

Money Management Matters, St. Paul: American National Bank and Trust Company, '75.

Junior and Senior High School

SPECIFIC CONTENTS - 1. Source of income: includes - education vs. income for life and statistics of taxes - also discusses paycheck stub, 2. Spending plan - describes costs fixed and other of living. Also, how to make wise choices - especially with loans, 3. Food - Clothing - Car - how to make good selections, 4. Ways of paying - checks and different types of credit. An example of a loan application form is given. 5. Game - Lifestyle game - over 3 week period - buying and living inside income.

EDUCATIONAL OBJECTIVES - Objectives seem to basically include how to spend your money wisely and understand various forms of credit. Emphasis is also given to education level and the expected lifetime income. This 24 page booklet seems to be a simplified form for understanding money matters and basic concepts of things such as checks, loans, etc. that relate to banking.

ECONOMIC CONCEPTS - 1. Banking system and the consumer, 2. Credit, 3. Money and selectivity in the market.

Annotated by Janice Gregory, 488-9760

Money or Servant, New York: Federal Reserve Bank of New York, free.

Senior High School

SPECIFIC CONTENTS - 44 page account of money and banking in the United States.

EDUCATIONAL OBJECTIVES - To help students understand how money functions in our system, To aid students in seeing the role banks play in our system, To allow students to know banking policies and how they relate to our everyday life.

ECONOMIC CONCEPTS - The function of money and the role banks play in our system.

Annotated by Terry Bergstrom, 881-5891

The New Consumer, New York: Monsanto Textiles Co., 25 copies free.

Junior and Senior High School

SPECIFIC CONTENTS - Briefly covers the following areas: 1. Consumerism - What is it?, 2. The Consumer Revolution, 3. The Demanding Consumer of the '70s, 4. Consumer Action Groups, 5. What an Informed Textile Consumer Should Know.

EDUCATIONAL OBJECTIVES - 1. Student awareness of the role of the consumer in today's market., 2. Knowledge of warranties and guarantees as they relate to textiles.

ECONOMIC CONCEPTS - Role of the consumer in the marketing cycle.

Annotated by Kay Krueger, 881-8937

New Labels on Fresh Meats, Isabel D. Wolf and Richard J. Epley, St. Paul: University of Minnesota Agriculture Extension, 1974, $.02.

Senior High School

SPECIFIC CONTENTS - 1. Background: Minn. Dept. of Agriculture, 1973 new law, 2. Regulations: Require: 1 - species of meat, 2 - Primal or wholesale cut, 3 - Standardized name for the retail cut of meat, 3. Prohibitions: Prohibit use of fanciful or non -descriptive names, 4. Exemptions: Stew meat, bacon, etc., 5. Benefits: (to consumers): Consumers will have a more accurate description of prepackaged fresh meats.

EDUCATIONAL OBJECTIVES - To practice critical evaluation of food products (meat) in order to maximize personal taste and physical satisfaction.

ECONOMIC CONCEPTS - 1. Comparison of food products: The market offers a wide variety of food choices to the consumer. The consumer's satisfaction in his exercise of his freedom of choice is determined in part by his income, family preferences and market conditions at time of purchase. 2. Regulating agencies: Consumers have available to them the services of government agencies, private agencies, etc. to provide information about and enforce established standards and grades.

Annotated by Bev Olson, 298-4801

Notch a Stick - Scratch a Stone, Albert E. Garcia and Gerhard N. Rostvold, San Rafael, CA: Leswing Press, Inc., 1974.

Junior High School

SPECIFIC CONTENTS - 1. Explanation of business etiquette, a. Relating to one's boss and supervisor, b. attitude on the job, c. discussion of courteous behavior, d. good manners, e. consideration when giving notice, 2. Questions at the end to check comprehension.

EDUCATIONAL OBJECTIVES - 1. Understand business manners and specific types of responses expected under typical situations, 2. Personal behavior in completing one's job.

ECONOMIC CONCEPTS - Good business behavior. Annotated by Janice Gregory, 482-0760

Policies for Protection, New York: Institute of Life Insurance, 1974, free.
277 Park Ave. New York, N.Y.

Junior and Senior High School

SPECIFIC CONTENTS - Introduction and explanation of Insurance (Risk Sharing). Pamphlet is a self study booklet including Life, Health, and Personal Insurance. It includes discussion questions, tests and an application blank for insurance.

EDUCATIONAL OBJECTIVES - Shows the need for risk sharing. Glossary of insurance terms.

ECONOMIC CONCEPTS - Risk sharing of loss through insurance. Protection against the unknown.

Annotated by Ellsworth, 699-4134

Questions and Answers for the Minnesota Motorist, Minneapolis: Minnesota No-Fault Information Committee, 1320 Soo Line Building, Minneapolis, Minnesota 55402, 1975, free.

Senior High School

SPECIFIC CONTENTS - Questions and answers on No-Fault Insurance in the State of Minnesota.

EDUCATIONAL OBJECTIVES - An awareness of how No-Fault Insurance affects motorists.

ECONOMIC CONCEPTS - No-Fault Automobile Insurance.

Annotated by Richard M. Hillested, 925-4300

The Role of Consumer and Consumer Debt in our Economy, Ernst A. Dauer, Household Finance Corporation, 1969, free.

Senior High School

SPECIFIC CONTENTS - It deals with consumer activities in the area of credit. It examines the role of consumer debt in the American economic system.

ECONOMIC OBJECTIVES - It gives the student, or consumer, if you wish, some insights into wise decision-making in the areas in which they are most likely to make investments of the present and future income.

ECONOMIC CONCEPTS - The concepts are that consumers contribute much to the total investment in the economy of the U.S. Also, that vital information is necessary to make wise choices.

Annotated by Richard Reifler, 739-0470

Rug and Carpet Care & Furniture Care, Wisconsin: Consumer Education Center, Johnson's Wax, 14th and Franklin, Racine, Wisconsin, 53403, free.

Junior and Senior High School

SPECIFIC CONTENTS: Pamphlets telling how to care for and the different products to use in the care of furniture and carpets.

ECONOMIC OBJECTIVES - To present to the student consumer information on the care of products.

ECONOMIC CONCEPTS - Buying principles, product information.

Annotated by C. Hunter, 224-8037

Safety Tips for Snowmobile Riders, St. Paul, Minnesota: Minnesota Department of Natural Resources, 350 Centennial Bldg., St. Paul MN 55155, 1972, free.

Junior High School

SPECIFIC CONTENTS - Ten hazards encountered in snowmbiling are illustrated and the unlikeable consequences are picture d.

ECONOMIC OBJECTIVES - To teach safety on a winter machine.

ECONOMIC CONCEPTS - Hospitals won't go out of business as long as there are foolish riders of snowmobiles.

Annotated by Pauline Koenig, 739-7797

Should You Buy On Time?, Mary Lamison and Leona Nelson, St. Paul, Minnesota: University of Minnesota, Agricultural Extension, 1972, 5¢.

Senior High School

SPECIFIC CONTENTS - 1. Should you buy on time? Includes math showing cash price for TV set, $400, deferred payment price, $500. 2. Ask yourself - Is owning it worth the extra money? Does your family really need it? 3. Shop around for credit. 4. How many time payments can your family afford? 5. Figure it out (math lesson) (examples include: used stove, clothes, TV set, used car).

ECONOMIC CONCEPTS - In the American economy the consumer has Freedom of Choice in deciding how to spend his furnishings dollar. 1. Family composition, values, goals, standard of living and available income influence the kind, quality and quantity of furniture (TV) a family buys. 2. Opportunity costs should be considered when making major home furnishings purchases.

EDUC. OBJECTIVES - Student will cite types, sources and relative costs of credit for different purposes.

Annotated by Bev Olson, 298-4801

The Story of Checks, New York: Federal Reserve Bank of New York, 33 Liberty St., New York, 10045, 1972, 5th edition, free.

Junior High School

SPECIFIC CONTENTS - Describes checks, their origin and development; growth and automation of check collection.

EDUC. OBJECTIVES - 1. Learn the various parts of a check. 2. Trace a check through the clearing process. 3. Learn how to write and endorse a check.

ECONOMIC CONCEPTS - Check writing. Check clearing process.

Annotated by Ruth Clexton, 429-4510

Tenants Rights in St. Paul, St. Paul Tenant's Union, St. Paul, Minnesota: 500 Laurel, St. Paul, $1.00.

Junior and Senior High School

SPECIFIC CONTENTS - Gives a list of the obligation of tenants and landlord and how to solve problems that arise in this situation.

EDUC. OBJECTIVES - Make students more aware of their rights as tenants.

ECONOMIC CONCEPTS - This is a legal relationship.

Annotated by M. Hough

Tips - A Consumer Information Program Case Study, New York: National Association of Manufacturers, 277 Park Ave., New York, 10017.

Junior and Senior High School

SPECIFIC CONTENTS - Each different.

EDUC. OBJECTIVES - Information for the consumer.

Annotated by Linda Farmer, 644-0204

Understanding Economics - Why Prices?, Chamber of Commerce of U.S., 1966, Booklet # 2, 75¢.

Senior High School

SPECIFIC CONTENTS - This pamphlet tries to give an idea how prices, supply and demand tend to stabilize the economy. There are, of course, other external factors

EDUC. OBJECTIVES - To make the student, or consumer, aware of how our economic system works, and why prices are an important part of his operation.

ECONOMIC CONCEPTS - Prices play an important part in the operation of our economic system. Price has a very influential effect on supply and demand.

Annotated by Richard Reifler, 739-0470

Women and Retail Credit, J.C. Penney Company, Inc., 1973, free.

Senior High School

SPECIFIC CONTENTS - Prominent business people discussing women and credit, historical background, case studies.

EDUC. OBJECTIVES - To help students understand what problems women have to obtain credit, to help students know where to obtain information concerning credit.

Annotated by Linda Farmer, 644-0204

Work, Eleanor C. Goldstein, Social Issues Resources Series, Inc., 1974.

Junior and Senior High School

SPECIFIC CONTENTS - 1. Discontent of workers, 2. alternative working situations, 3. distressing work situations, 4. work in the future.

EDUC. OBJECTIVES - To use current periodicals and newspapers as source materials enabling students to analyze from the same media they will be using in adult life.

ECONOMIC CONCEPTS - 1. Income distribution, 2. opportunity cost, 3. full employment.

Annotated by R. Gaustad, 459-5176

You and Your Community Bank, The Now Corporation, 1974, free.

Junior and Senior High School

SPECIFIC CONTENTS - Covers the mechanics of checking accounts, cost credit, who owns the bank, whose money is lent, safe deposit boxes, safeguards, FDIC, national and state banks, credit ratings and loans.

EDUC. OBJECTIVES - To help the understanding of the role of banking in our economy. To promote an understanding of the contributions the bank makes in your community. To familiarize the student with the various services provided by the bank and how best to make use of them.

ECONOMIC CONCEPTS - Personal banking techniques, role of the bank and its functions

Annotated by T. Gunderson, 739-3637

Your Checking Account, Minneapolis, Minnesota: Paul S. Amidon and Associates, Inc., 5408 Chicago Ave. So., Minneapolis, Minnesota 55417, 1971, 45¢ or free if bank sponsors.

Junior and Senior High School

SPECIFIC CONTENTS - 1. Introduction to checking accounts, advantages, opening, general information. 2. Proper check writing procedures. 3. Proper handling of various aspects of checks. 4. Endorsements. 5. Reconciliation. 6. Miscellaneous checks.

EDUC. OBJECTIVES - The book's purpose is to develop correct check handling procedures and to introduce students to the bank's services.

ECONOMIC CONCEPTS - The book is involved in the mechanics of an important part of an economy -- banking and the handling of money and demand deposits.

Annotated by Ruth Lundquist, 735-6390

Your Social Security, Washington, D.C.: U.S. Department of Health, Education and Welfare,

Junior High School

SPECIFIC CONTENTS - A comprehensive explanation of the Social Security program.

EDUC. OBJECTIVES - To help the student understand the purpose of the Social Security program.

ECONOMIC CONCEPTS - Security through social insurance.

Annotated by Ruth Clexton, 429-4510

Section 3: Periodicals

1. Better Homes and Gardens 2. Family Circle 3. Woman's Day 4. Sphere

Junior and Senior High School

SPECIFIC CONTENTS - All these periodicals publish articles on current consumer issues. Example: Smart Shopping: what the new food labels really tell you, in Better Homes and Gardens, May 1973.

EDUC. OBJECTIVES - Create more knowledgeable consumers.

ECONOMIC CONCEPTS - An informed consumer is a wiser shopper.

Annotated by E. Kay Krueger, 881-8937

The CAF Tribune, Massachusetts: Consumer Affairs Foundation, Inc., 150 Tremont Street, Boston, Massachusetts, 02111, $5 a year.

Junior and Senior High School

SPECIFIC CONTENTS - Covers all areas of consumer affairs.

EDUC. OBJECTIVES - Readers will develop an understanding and awareness of various frauds.

ECONOMIC CONCEPTS - Many times they will have a "How to Buy and What to Look For Section," for example: HOW TO BUY AND WHAT TO LOOK FOR IN APPLICANCES.

Annotated by Richard M. Hillested, 925-4300

Econ Lab Newsletter, St. Paul: Economics Laboratory, Osborn Building, 370 Wabasha, St. Paul, Minnesota, free.

Senior High School

SPECIFIC CONTENTS - Published at two to three month intervals. Content varies but deals with current product development, ecology etc.

EDUC. OBJECTIVES - Varies with material covered.

ECONOMIC CONCEPTS - Varies with material covered.

Annotated by E. Kay Krueger, 881-8937

Caveat Emptor, Robert and Barbara Berko, New Jersey: Caveat Emptor, Box 336, South Orange, New Jersey, 07079, $5.95.

Junior and Senior High School

SPECIFIC CONTENTS - Monthly articles on the consumer and the law, different types of frauds, and food and drugs, etc.

EDUC. OBJECTIVES:- Readers become aware of the various influences that are affecting the consumers in the world today.

Annotated by Richard M. Hyllested, 781-7116

Changing Times, Washington, D.C.: The Kiplinger Magazine, $6 per year.

Senior High School

SPECIFIC CONTENTS - This periodical is designed to keep the consumer up to date on the latest developments in the economic world.

EDUC. OBJECTIVES - It is, in a sense, a current events source in the area of consumer activities, presenting helpful hints for the consumer to help him make wise choices in his own economic activities.

ECONOMIC CONCEPTS - The economic concepts deal with the idea that if the consumer is well informed on current economic issues, he or she will be better equipped to deal with them.

Annotated by Richard Reifler, 739-0470

Consumer News, Washington, D.C.: Office of Consumer Affairs, Government Printing Office, $4 per year.

Junior and Senior High School

SPECIFIC CONTENTS - It varies.

EDUC. OBJECTIVES - To make consumers generally more aware and thus decrease their chances of being victims of fraud.

ECONOMIC CONCEPTS - It varies.

Annotated by L. Mayer, 298-4801

How Nutritious are Fast-Food Meals?, Consumers Report, Mount Vernon, N.Y.: Consumers Union of U.S., 256 Washington St., Mount Vernon, N.Y. 10550, 5/75, $1.00

Junior and Senior High School

SPECIFIC CONTENTS - The article consisted of facts about the nutritional quality of meals at various fast-food shops. Each meal was broken down into the weight of the meat, bread, potatoes, trimmings and beverage.

EDUC. OBJECTIVES - To inform the reader of the nutritional value of the items tested.

ECONOMIC CONCEPTS - By reading this article the student could realize the importance of knowing how good the food is for him before buying.

Annotated by Terry Kardell

Credit Bureau, in most cities.

Junior and Senior High School

SPECIFIC CONTENTS - Booklets describing ratings and how they are given to a consume

EDUC. OBJECTIVES - To be aware of credit bureau ratings and how they affect the consumer.

ECONOMIC CONCEPTS - Consumer credit bureau, consumer credit ratings.

FDA Fact Sheet, Washington, D.C.: U.S. Department of Health, Education, and Welfare, Public Health Service, Food and Drug Admin. 5600 Fishers Lane, Rockville Maryland, 20852, current, free

Junior and Senior High School

SPECIFIC CONTENTS - Each sheet is on different subject matter. Can be gotten for each student.

EDUC. OBJECTIVES - Different for each sheet.

Annotated by Linda Farmer, 644-0204

Finance Facts, Finance and Loan Companies of U.S., free.

Senior High School

SPECIFIC CONTENTS - Monthly publication on consumer financial behavior.

EDUC. OBJECTIVES - Current information on income and purchasing power; wholesale prices, industrial production, consumer credit; foreign investments in the U.S.; cost of food, consumer price index etc.

ECONOMIC CONCEPTS - A complete and up to date summary of the monthly consumer financial behavior.

Annotated by Ellsworth, 699-4134

Forum: "Consumers in a Changing Economy," J. C. Penney Company, 1975

Senior High School

SPECIFIC CONTENTS - Discussions of consumer psychology and inflation, the growing economic interdependency of all nations, monetary and fiscal policy, changing values, and reports of the Government Economic Conference.

EDUC. OBJECTIVES - To have the reader understand the matrix of consumer response to economic change.

ECONOMIC CONCEPTS - Economic changes affect consumer response.

Annotated by Nancy L. Williams, 636-5126

Health Care in America: Progress and Problems, U.S.News and World Report, June 16, 1975, 75¢.

Senior High School

SPECIFIC CONTENTS - Discusses the reasons for increase in health cost and what the consumer can do about it.

EDUC. OBJECTIVES - Stresses the reasons for increased costs, what can be done about it, how this applies to other economic areas.

ECONOMIC CONCEPTS - Stresses cost of training, of up to date equipment and the cost of better service.

Annotated by Russ Christensen, 925-4300

Journal of Consumer Affairs, Missouri: American Council on Consumer Interests, $2.50.

Senior High School

SPECIFIC CONTENTS - This periodical points out the concerns that arise in the minds of consumers regarding economic issues. It points out areas of concern most pertinent to the general public.

EDUC. OBJECTIVES - Students can learn that current economic issues the country faces today are of concern to the general consumer. They can learn what these issues are, and be better equipped to deal with them.

ECONOMIC CONCEPTS - The concepts here are to formulate in the mind of the student and/or consumer, that the issues we face today in our economy are based on basic economic principles and can be solved, or partially solved, by a free exchange of ideas and consumer action and concern.

Annotated by Richard Reifler, 739-0470

"Hand a Kid $10,000 - Kids and Money." Mildred D. Berkowitz, California: Education Today Company, Inc., 530 University Avenue, Palo Alto, California, 94301, Learning April, 1975, $1.50

Junior and Senior High School

SPECIFIC CONTENTS - Article tells about a lesson teaching middle school students consumerism. Contains good strategies that could be used at any level. For instance introducing the unit by bringing in a butcher complete with tools and a side of beef. Best part of article is the excellent bibliography which is for all levels.

EDUC. OBJECTIVES - Integrated curriculum teaching basic skills, values, and some experience in decision making.

ECONOMIC CONCEPTS - Credit, price, supply and demand, taxes and government regulation, budget, advertising, costs, income, availability.

Annotated by Helen Steward, 484-1404

Taste Section -- Yearly Price Comparisons, Minneapolis: Minneapolis Star

Junior and Senior High School

SPECIFIC CONTENTS - 1. Taste: Articles vary each week, generally deal with areas of food buying; ex. agricultural grading and what it means to the consumer; unit pricing etc. 2. Yearly price comparisons appear in December or January. List compares approximately 50 items -- gives super market and price. Also compares current price with one 6 months to 12 months earlier.

EDUC. OBJECTIVES - 1. Taste: will vary with article. Generally makes student aware of what to look for when shopping. 2. Price comparison prices on food may vary greatly from one store to the next.

ECONOMIC CONCEPTS - Will vary with articles used.

Annotated by E. Kay Krueger, 881-8937

Thursday A.M. Section of Minneapolis Tribune: Minneapolis

Junior and Senior High School

SPECIFIC CONTENTS - Articles appear concerning all aspects of consumer buying. A weekly column is "Your Food Dollar" - contains information on the availability of foods predicted prices.

EDUC. OBJECTIVES - Will vary with type of articles.

ECONOMIC CONCEPTS - An informed consumer will be a wiser shopper.

Annotated by E. Kay Krueger, 881-8937

Money, Time, Inc., $9 a year.

Junior and Senior High School

SPECIFIC CONTENTS - Feature articles each month; standard department articles including: the angry consumer, Washington memo, shopping center, on the job.

EDUC. OBJECTIVES - This is a magazine for the general public, and does not have explicit educational objectives, but serves as a source of current information and opinion in the area of economics.

ECONOMIC CONCEPTS - Examples of articles (which of course are different in each issue): "How much life insurance is enough"? Jan. 1974;"What's in a name brand"? February 1974; "One family's finances: the Parkers in the Bronx," June 1973; "Long-playing toys for Christmas -- and after," December 1973.

Annotated by Peggy Lindlof, 774-8771

Roots, Vol. 3, Number 3, "Joining Together, Labor Org. in Minnesota," Judy Posely, editor, Minnesota: Minnesota Historical Society, St. Paul, Minnesota 55101, 1975, 4 copies/year, $2.50 per year.

Junior and Senior High School

SPECIFIC CONTENTS - Tells the story of labor in Minnesota.

EDUC. OBJECTIVES - Informs the reader of the story of Minnesota labor, to see its importance, problems, etc.

ECONOMIC CONCEPTS - Interesting historical accounts of the labor market in Minnesota, its incomes, its variety, its contributions to the national labor scene, its organization. Shows effect of supply of labor on salaries, changes in the labor force.

Annotated by Helen Steward, 484-1404

Skeptic, Santa Barbara, CA: Skeptic Dept. 3006, 1975, Issue 6, $1.25.

Junior and Senior High School

SPECIFIC CONTENTS - Special emphasis is given to the reactions of people from various points of history, including today, to economic issues. Examples of general headings for various viewpoints; The end of innonence; Hard times, then and now; Does "Crisis" equal "Doom"?, The case for optimism, What are America's prospects, Survival handbook.

EDUCATIONAL OBJECTIVES - 1. Defines the economic situation America is in today. 2. Offers pro and con articles on our country's situation and helps student to develop his own opinions. 3. Graphically portrays the human situation of misery past and present to help the student understand the meaning of an economic depression. 4. Puts our condition in a historical perspective - describing past situation.

ECONOMIC CONCEPTS - 1. Inflation, 2. Depression, 3. Comparison of cost of living in 1949 and today, 4. Government intervention in the economic system.

Annotated by Janice Gregory, 488-9760

Social Education, "The Consumer: Another Forgotten American", October 1974, National Council for Social Studies.

For Teachers

SPECIFIC CONTENTS - This is for teacher background primarily, but parts could be incorporated into a course of study on consumerism.

Annotated by Russell R. Christensen, 925-4300

Section 4: Games and Simulations

Acquire, St. Paul: 3M Company, 1966, $10.00.

Senior High School

SPECIFIC CONTENTS - Game consists of a playing board in which hotel chains are created and the players strive to gain control of various hotel enterprises.

EDUCATIONAL OBJECTIVES - To give the students an understanding of how stockholders in corporations operate and the pressure involved in gaining control of corporations. It is a good mental exercise.

ECONOMIC CONCEPTS - Investments, Corporate structure and manipulation, Importance of majority holding, Mergers, Stock bonuses.

Annotated by T. Gunderson, 739-3637

Beat Detroit, Dynamic Games, 1972.

Junior and Senior High School

SPECIFIC CONTENTS - Cars as playing pieces, Warranty coupons, Play money, Dice, Service cards, Insurance, Extra car cards.

EDUCATIONAL OBJECTIVES - Aid the student in understanding the problems in car ownership, operation, and feel some of the frustrations involved. Teach some of the vocabulary and terminology in car buying and ownership. Aid the student in becoming aware of pressures of advertising.

ECONOMIC CONCEPTS - Price, Supply/demand, Inflation, Hidden costs, Government regulation, Scarcity, Insurance, Decision making.

Annotated by Helen Steward, 484-1404

Charge, Minneapolis: Paul S. Amidon and Associates, Inc., 1972.

Junior and Senior High School

SPECIFIC CONTENTS - Develops the idea that you set buying goals on the basis of income. It requires the wise use of credit, adjustments between savings and expenditures, figuring monthly finance charges, absorbing penalties for unwise use of money.

EDUCATIONAL OBJECTIVES - Same as above.

Annotated by M. Hough, 226-7239

Consumer, Gerald Zaltman, Western Publishing Co., 1969, $25.00.

Senior High School

SPECIFIC CONTENTS - Game materials, profile sheets for Credit Agents, Consumers and Salesmen. Teacher's manual.

EDUCATIONAL OBJECTIVES - Teaches budgeting and installment buying concepts, Forces students to set priorities, Teaches student how to calculate true interest rates, Teaches student how to negotiate contracts with credit representatives, Teaches student the need for planning purchases, coping with the unexpected and the value of teamwork if the game is set up in teams.

ECONOMIC CONCEPTS - Budgeting, Installment buying, Values and goals, Consumer decision making, Contracts.

Annotated by T. Gunderson, 739-3637

The Credit Game, San Francisco: Leswing Communications, 1971, $6.95.

SPECIFIC CONTENTS - 1. One large game board, 2. Eight credit cards, 3. One die, 4. Eight peg cards establishing needs and wants, 5. Game pegs, 6. Play money.

EDUCATIONAL OBJECTIVES - To aid the student in learning the concepts of credit.

ECONOMIC CONCEPTS - The student needs to make a decision as to whether he should buy something on credit or use cash. He will realize that you cannot have everything you want, if you cannot afford it.

Annotated by Terry Kardell Junior and Senior High School

Dollar Wise, Mabel Techet, December issue of Forecast for Home Economics, 1974.

Senior High School

SPECIFIC CONTENTS - In this simulation game students, acting within a given framework, must plan how a family will meet an unplanned financial expense and at the same time purchase a desired item using only the discretionary income available to them.

EDUCATIONAL OBJECTIVES - To practice planning the use of discretionary income to meet family needs.

ECONOMIC CONCEPTS - Planning and Discretionary Income are the basic concepts covered.

Annotated by Debra Bauer, 474-5891

Economic System, James B. Colemand and T. Robert Harris, Western Publishing Company, 1969, $25.00.

Senior High School

SPECIFIC CONTENTS - Simulates interrelationships of a competitive economic system.

EDUCATIONAL OBJECTIVES - To aid the students in acquiring knowledge about the market system.

ECONOMIC CONCEPTS - 1. Production, 2. Marketing, 3. Consumption.

Annotated by R. Gaustad, 459-5176

Lifestyle, Seth Eaton, Education Methods, 1974.

Junior and Senior High School

EDUCATIONAL OBJECTIVES - To develop knowledge about planning and decision-making, with emphasis on values, priorities, goals. To convey some significant facts about the cost of living and income determinants.

ECONOMIC CONCEPTS - Living expenses - including taxes, rent, transportation costs; budget.

Annotated by L. Mayers, 298-4801

Management, Baltimore: Avalon Hill Co., 1960.

Junior and Senior High School

SPECIFIC CONTENTS - Balance sheets, profit and loss statements, cards and board. Cards prompt player to react to a certain business management situation of inputs for successful outputs.

EDUCATIONAL OBJECTIVES - Aid student in learning about competition, successful "managing" a business by operating factories and warehouses efficiently... also, working with profit and loss statements.

ECONOMIC CONCEPTS - 1. Corporate structure, 2. Competition, 3. Analyzing market conditions, 4. Bankruptcy.

Annotated by Joe Hutton, 831-8310

Managing Your Money, CUNA Mutual Insurance Society, 1969.

Junior and Senior High School

SPECIFIC CONTENTS - It is a board game with a format a bit like Monopoly. The object of the game is for the first person to repay a $2,000 credit union loan and to save $2,000 in his share-saving account.

EDUCATIONAL OBJECTIVES - 1. Record keeping, 2. Paying bills and savings.

Annotated by M. Hough, 226-7239

Mr. Banker, Minneapolis: Federal Reserve Bank of Minneapolis, 1973. Teacher's Guide by Andrew T. Nappi. Senior High School

SPECIFIC CONTENTS - According to Mr. Nappi, the game teaches the basics of our country's banking system through a combination of role playing and decision making. Students become community bankers who must decide on the soundness of a series of loan requests. One object of the game is to maximize profits by making good loans. The second object is to build up community resources. In playing the game, students discover how the commercial bank influences the growth of new jobs and the production of goods and services in their communities.

EDUCATIONAL OBJECTIVES - The game is played in three rounds. Round one illustrates the banking activities of making loans and creating jobs. In Round two some loans are repaid, deposits are reduced, and some high risk loans fail. Decline in growth is illustrated. In Round three, students learn more of the Federal Reserve System's contribution to economic stabilization.

ECONOMIC CONCEPTS - The role of banks in the community, The risks of credit extension, Terminology related to banking.

Annotated by Janice Gregory, 488-9760

The Money Game, San Francisco: Leswing Communications, 1971, $6.95.

Junior and Senior High School

SPECIFIC CONTENTS - 1. 108 playing cards that represent needs and wants, 2. Play money, 3. Pegs, 4. Six peg cards representing needs and wants.

EDUCATIONAL OBJECTIVES - To teach the student the concept of purchasing needs and wants through the use of money.

ECONOMIC CONCEPTS - There is an element of choice allowed in the game. The student needs to use judgment in purchasing his items. If he runs out of money he needs to wait until a pay day.

Annotated by Terry Kardell

Old San Francisco, San Francisco: Leswing Communications Inc., 1969, $8.95.

Junior and some Senior High School

SPECIFIC CONTENTS - One large game board, Six figures establishing an early San Francisco, Six peg cards establishing needed services for each character, Colored pegs representing needed services.

EDUCATIONAL OBJECTIVES - To aid in teaching the student the concept of trading goods for services.

To demonstrate difficulty of transporting goods to market where services may be obtained and lead to a conclusion of why money values were substituted.

ECONOMIC CONCEPTS - Services may be available on a limited basis, Not equally available to all.

Annotated by Helen Steward, 484-1404

Pink Pebbles, Education Ventures, Inc., 1972.

Junior High School

SPECIFIC CONTENTS - This is a board game a bit similar to Monopoly that tries to convey the idea of barter and how money became an easier means of exchange.

EDUCATIONAL OBJECTIVES - Learn about barter.

Annotated by M. Hough, 226-7239

Pit, Salem, MA: Parker Brothers, 1964, $1.49.

Junior and Senior High School

SPECIFIC CONTENTS - Gives the students a chance to simulate the market operations of grain.

EDUCATIONAL OBJECTIVES - An attempt to get people to interact and yet understand a part of our economy.

ECONOMIC CONCEPTS - Competition, Market situation.

Annotated by Russ Christensen, 925-4300

Population, Cambridge, MA: Urban Systems Inc., 1971, $8.95.

Some Junior High and Senior High School

SPECIFIC CONTENTS - Event cards, Decision cards, Population explosion cards, Planetary explosion cards, Play money, Dice, Population pyramid pads, Colored tokens and plastic rings to mark moves.

EDUCATIONAL OBJECTIVES - To aid the student in improving his understanding of the relationships between resources, population, industrialization and education.

ECONOMIC CONCEPTS - Interrelationships of population, industrialization, resources, and education in the development of a country.

Annotated by Helen Steward, 484-1404

Rip-Off, Paul F. Ploutz, Athens, OH: Union Printing Co., Inc., 1975, $7.50.

SPECIFIC CONTENTS - There is one pack of 120 Product cards covering 10 forms of consumer appeal via ads about the different products. There are 50 Odd Job cards and 50 Liquidation cards. The Product cards can be discarded if the student realizes the appeal used. If not he is penalized with an Odd-Job card or a Liquidation card which will usually be detrimental. The Odd Jobs will usually add to the reserve of money.

EDUCATIONAL OBJECTIVES - Helps to understand sales appeals, Helps to recognize the various "pitches" used, In turn helps to save money, Helps to make the student a wise consumer, Helps to make the student a discriminating consumer.

ECONOMIC CONCEPTS - The financial consequences suffered by non-discriminating consumers, The value of odd jobs, The importance of looking through the sales appeal to the product.

Annotated by Pauline Koenig, 739-7797 Junior and Senior High School

Stocks, source TIES.

Senior High School

SPECIFIC CONTENTS - Computer game that allows any number of students to play. The goal is to buy and sell stocks, on the simulated board to gain the highest return.

EDUCATIONAL OBJECTIVES - To understand how a market works, To understand the element of risk in investment, To understand the market as a way to invest.

ECONOMIC CONCEPTS - The law of supply and demand.

Annotated by T. Bergstrom, 881-5891

Swindle, Washington, DC: Changing Times Education Service, $8.95. (Can be bought as part of Marketplace for $49.50).

Senior High School

SPECIFIC CONTENTS - Players begin with equal resources and through strategic thinking, bargaining and decision making, learn how to identify and avoid traps. Characters in game: 2 car deals, 2 mechanics, a money-making market, a shopping market, Better Business Bureau, a car clinic, buyers. The buyers must buy a car and have it repaired, they may invest or buy items from the shopping and money-making markets. Points are given for each smart purchase. Materials include: car cards, product and investment cards, recording sheet for each dealer, mechanic, and buyer, and instructions.

EDUCATIONAL OBJECTIVES - To develop in the student the need to make decisions-using all available resources for information. To show the student in a simple market, the working of a market and the possible pitfalls involved.

ECONOMIC CONCEPTS - Showing a simple marketplace, Decision making process involved in the market.

Annotated by Ruth Lundquist, 735-6390

Trading Post Game, San Francisco: Leswing Communications Inc., 1969.

Junior High and some Senior High School

SPECIFIC CONTENTS - One large game board, Six figures establishing a frontier character, Six peg cards establishing needed goods of each frontier character, Spinner, Colored pegs representing goods.

EDUCATIONAL OBJECTIVES - To aid in teaching student the concept of trading goods for services. To demonstrate the difficulty of transporting goods to market in the barter system and lead to a conclusion of why money values were substituted.

ECONOMIC CONCEPTS - Sometimes the supply of goods does not meet the demand. Goods are not equally available to all.

Annotated by Helen Steward, 484-1404

Valuing Simulation: Economic Values, Ellicott City, MD, Mobley & Associates, $5.00.

Senior High School

SPECIFIC CONTENTS - This game has 54 cards with one economic value statement written on each card. The odd numbered cards state beliefs which are more traditional while the even numbered cards have more liberal? current views on economic situations. Example: Card 1 - People benefit most when they own property, 2. People benefit most when they have access to the use of property.

EDUCATIONAL OBJECTIVES - Individuals are given three cards at random and are told to exchange with others so that they will end the round with three that they are comfortable with...Round two - find a partner with like values ... three - find a group ... I played the game and found myself very intrigued with determining my own values - so I would say it definitely helps one determine one's own values.

ECONOMIC CONCEPTS - 1. Value clarification in economics, 2. Innumerable economic terms, 3. Socialism vs Capitalism, 4. Community living.

Annotated by Janice Gregory, 488-9760

Wheels, source TIES library

Junior and Senior High School

SPECIFIC CONTENTS - Computer game using cars to help students with the idea of budgeting. The game allows for buying a car, buying insurance, adding extra goodies to the car, paying for upkeep, and unexpected breakdowns.

EDUCATIONAL OBJECTIVES - To allow students a chance to budget under a given set of rules and conditions. To let students experience unexpected problems, and a chance to react to them.

ECONOMIC CONCEPTS - The need for saving, the need for budgeting.

Annotated by T. Bergstrom, 881-5891

Section 5: Films

American Industry, St. Paul Public School Media Center, 1969.

Junior and Senior High School

SPECIFIC CONTENTS - Provides a basic conceptional understanding of American industry. Introduces elements necessary for Industry to meet the needs of the consumers. Shows a number of industries developing products and depicts the concepts of Planning, Production, Marketing and Profit.

EDUCATIONAL OBJECTIVES - Visual introduction into the basic ideas of the American Economy as it relates to industrial output.

ECONOMIC CONCEPTS - Planning, Production, Marketing, Profit.

Annotated by Ellsworth, 699-4134

Banking in Action, Visual Scope, Inc., 1963.

Junior and Senior High School

SPECIFIC CONTENTS - The uses of banks such as loans, savings, checking, trusts, and community projects. Also, the history of banking and the differences between state and national banks.

EDUCATIONAL OBJECTIVES - 1. How to use a bank, 2. How banks have changed.

Annotated by M. Hough, 226-7239

Bread, The American Bankers Association, free.

Junior and Senior High School

SPECIFIC CONTENTS - The film is current and deals with two female folksingers and the problems they encounter with their career. 20 minutes, color.

EDUCATIONAL OBJECTIVES - To help students understand budget planning, spending, saving and the use of credit.

ECONOMIC CONCEPTS - Budgeting, Spending, Saving, Credit, Lender/Creditor relationship.

Annotated by T. Gunderson, 739-3637

Consumers Want to Know, Consumers Union Film Corp.

Senior High School

SPECIFIC CONTENTS - It outlines the mechanics of a Consumers Union, along with the reasons for their existence, and the benefits provided to consumers.

EDUCATIONAL OBJECTIVES - It gives the student some knowledge of what a consumers union is, and some of the advantages the consumer can derive by being a member of such a union.

ECONOMIC CONCEPTS - It brings out the basic economic fact that collective buying can be a real savings for a consumers union member. Also, that collectively the union can play an important role in influencing the policies of the local economic community.

Annotated by Richard Reifler, 739-0470

Credit, Dun and Bradstreet, free.

Junior and Senior High School

SPECIFIC CONTENTS - Story about a part-time photo business, set up by teenagers and how they run into money problems, and solve them.

EDUCATIONAL OBJECTIVES - To understand the need and uses of credit, To see how credit stimulates business.

ECONOMIC CONCEPTS - The use of credit to increase production.

Annotated by T. Bergstrom, 881-5891

Various documentaries such as The Golden Age of Auto, The Legacy of Rome, Ballad of the Iron Horse for social studies and How Life Begins and The Unseen World for life science, source 3M film library, cost is return postage.

Mostly Junior High and some Senior High School

SPECIFIC CONTENTS - I have not previewed these, but believe the titles are self-explanatory.

EDUCATIONAL OBJECTIVES - To increase the student's store of knowledge.

Annotated by Pauline Koenig, 739-7797

Just Sign Here, Bernard Wasserman, 1969, 14 minutes.

Junior and Senior High School

SPECIFIC CONTENTS - It shows four flagrant consumer credit violations. TV deals, used car deals, home freezer plans and furniture sellups. It gives information about fraudulent misrepresentations being practiced in today's market place.

EDUCATIONAL OBJECTIVES - Make students aware of fraud in the market place.

Annotated by M. Hough, 226-7239

The Kibbutz Cameras International Productions, Perrenial Education Inc., 1966.

Junior and Senior High School

EDUCATIONAL OBJECTIVES - To depict life on a kibbutz - a collective agricultural community. To develop an awareness of alternative economic systems and lifestyles.

ECONOMIC CONCEPTS - The concept of socialism as an alternative to capitalism.

Annotated by L. Mayers, 298-4801

The Lasting Medium, Specialty Advertising Association International, free.

Senior High School

SPECIFIC CONTENTS - A look at advertising from a back door view. The look is not at the common ads that we see and hear everyday on T.V. or radio, or billboards. This is specialty advertising that you find with you everyday.

EDUCATIONAL OBJECTIVES - To understand what specialty advertising is, To understand the reason for this special kind of advertising.

ECONOMIC CONCEPTS - What influences the consumers choices, advertising.

Annotated by T. Bergstrom, 881-5891

Magical Disappearing Money, Filmfair Communications, 1972, free.

Junior and Senior High School

EDUCATIONAL OBJECTIVES - To show different ways to cut food costs.

ECONOMIC CONCEPTS - The concept of the well-informed consumer.

Annotated by L. Mayers, 298-4801

Market in Motion, New York Stock Exchange, distributed free by Modern Talking Pictures

Senior High School

SPECIFIC CONTENTS - How the NYSE works, buying and selling stocks on the floor, how transactions are recorded and completed.

EDUCATIONAL OBJECTIVES - To know the purpose of the NYSE, To understand how the stock market works, To understand how the consumer fits into the market.

ECONOMIC CONCEPTS - The supply and demand concept

Annotated by T. Bergstrom, 881-5891

Merchant to the Millions, from Modern Talking Pictures, Minneapolis, free

Senior High School

SPECIFIC CONTENTS - Story of the growth of Sears-Roebuck Co...Example of the internal growth of a business from one man to a corporate giant.

EDUCATIONAL OBJECTIVES - How some businesses get BIG. To show that a business can become a great corporation through internal growth and good management over a period of time.

ECONOMIC CONCEPTS - 1. Internal growth of business, 2. Marketing of products, 3. Big business competition.

Annotated by Joe Hutton, 831-8310

Modern Talking Picture Service, 9129 Lyndale Ave., Minneapolis 55420, (612) 884-5383

Junior and Senior High School

SPECIFIC CONTENTS - This is a free service except for postage. One obligation is to return usage card. This is how service gets paid by the promoters. These are promotional films, which are very informative but should be reviewed beforehand.

EDUCATIONAL OBJECTIVES - These can vary. The best idea is to form your own after previewing the films. Then you can utilize the film much better.

Annotated by Linda Farmer, 644-0204

The One Man Band That Went to Wall Street, New York Stock Exchange, from Modern Talking Pictures, Mpls., free

Senior High School

SPECIFIC CONTENTS - Illustrated story of a rise from a small one man band to head of a giant corporation whose stock is listed on the NYSE.

EDUCATIONAL OBJECTIVES - Information on organization of a corporation and how a company goes "public" with its stock.

ECONOMIC CONCEPTS - Incorporation, Investing.

Annotated by Joe Hutton, 831-8310

On Guard--Bunco, published by Aims Instructional Media Services, Inc., 1970.

Senior High School

SPECIFIC CONTENTS - 1. Bank Bunco, 2. Door to door salesmen, 3. Construction, 4. Pigeon drop.

EDUCATIONAL OBJECTIVES - To alert the uninformed about the subtle methods employed by bunco artists who prey on unwary subjects with fraud and deceit.

ECONOMIC CONCEPTS - The bunco artist, Crime, Consumer unawareness.

Annotated by T. Gunderson, 739-3637

The Owl that Gave a Hoot, Washington, DC: Office of Economic Opportunity, supplied by Modern Talking Pictures Service, Mpls., rental.

Senior High School

SPECIFIC CONTENTS - The film uses a low income situation to illustrate the problems of low income people in the economic community, and that they are concerned with the economic policies they must contend with.

EDUCATIONAL OBJECTIVES - Because the group of people who belong to the low income segment of our economy are a substantial force, and is made up of many people who are concerned citizens, knowledge of their plight should be well known.

ECONOMIC CONCEPTS - That even though the members of the low income class in our economy have limited resources to spend for goods and services, their large numbers, and their close connection with governmental spending make them a force to be reckoned with in the over-all economic community.

Annotated by Richard Reifler, 739-0470

Poor Pay More (b & w), written and published by Indiana University, 1967.

Junior and Senior High School

SPECIFIC CONTENTS - Describes how stores and salesmen take advantage of the poor in New York City. In comparison with prices paid on consumer goods by the middle-income family, prices paid by the poor family really do amount to more for less.

EDUCATIONAL OBJECTIVES - 1. Realization of how limiting one's mobility as in a ghetto situation relates to inflated payments for goods. 2. Interesting variation on the supply and demand curve. 3. Understanding of the problems of those in poverty as well as what happens to those who are poorly educated in the market place.

ECONOMIC CONCEPTS - 1. Consumer credit, 2. Loan sharks, 3. Law of supply and demand, 4. Switch and bait techniques, 5. False advertising.

Annotated by Janice Gregory, 488-9760

Production and Marketing, 1963, available from St. Paul School Media Center

Junior and Senior High School

SPECIFIC CONTENTS - Considers functions of production and marketing. Shows how problems of producing and distributing goods are handled.

EDUCATIONAL OBJECTIVES - Visual and graphic presentation of the economic functions of production and marketing.

ECONOMIC CONCEPTS - Problems dealing with Production and Distribution.

Annotated by Ellsworth, 699-4134

Read the Label-Set a Better Table, 1974, available from Modern Talking Pictures, free loan.

Junior and Senior High School

SPECIFIC CONTENTS - Shows consumers how they can get more value for their food dollar by reading the label. Nutrients are depicted in animation -- catchy song "Read the Label - Set a Better Table".

EDUCATIONAL OBJECTIVES - 1. Ability to purchase more nutritional foods by reading the label. 2. Recognition of nutrients essential in a daily diet.

ECONOMIC CONCEPTS - Increased consumer knowledge results in wiser consumer spending.

Annotated by E. Kay Krueger, 881-8937

Taxes - You've Got to be Kidding, Aims Instructional Media Services, Inc., 1971, free.

Senior High School

SPECIFIC CONTENT - Portrays the role of the assessor in the property tax structure.

EDUCATIONAL OBJECTIVES - To familiarize the student with property taxes and the role of the assessor in the determination of the tax. To familiarize the student with several of the positive aspects of the property tax structure and its benefits.

ECONOMIC CONCEPTS - Taxation, especially property taxes.

Annotated by T. Gunderson, 739-3637

This is Fraud, Filmfair Communications, 1972, free.

Junior and Senior High School

EDUCATIONAL OBJECTIVES - To alert the viewer to common consumer frauds and to tell ways to seek recourse.

Annotated by L. Mayers, 298-4801

Twenty-Nine Boom and Thirties Depression, McGraw Hill Films, 1960, free

Junior and Senior High School

EDUCATIONAL OBJECTIVES - To examine the factors which brought about the depression.

ECONOMIC CONCEPTS - Inflation, recession, depression.

Annotated by L. Mayers, 298-4801

Using Money Wisely, Journal Films, 1970, free.

Junior and Senior High School

EDUCATIONAL OBJECTIVES - To promote an awareness of what is involved in money management.

ECONOMIC CONCEPTS - Cost of living, budget; relationship to lifestyle.

Annotated by L. Mayers, 298-4801

Why Do You Buy?, Journal Films, 1972, free.

Junior and Senior High School

EDUCATIONAL OBJECTIVES - To make students aware of the influence of advertising.

ECONOMIC CONCEPTS - That there are emotional aspects to the buying decision.

Annotated by L. Mayers, 298-4801

Your Credit is Good - A Film About Paying Later, Journal Films, 1972, free.

Senior High School

SPECIFIC CONTENTS - Series of stories showing that one must always follow the contract in installment buying and not rely on verbal statements.

EDUCATIONAL OBJECTIVES - To impress upon the students the value of a signed contract and its obligations.

ECONOMIC CONCEPTS - Contracts, Installment buying, Credit, Consumer rights and responsibilities.

Annotated by T. Gunderson, 739-3637

Section 6: Filmstrips

About Advertising, Proctor and Gamble, Cincinnati, 1974, free.

Junior and Senior High School

SPECIFIC CONTENTS - Deals with the kinds of advertising on T.V. and techniques used by commercial companies.

EDUCATIONAL OBJECTIVES - 1. Understand how advertising works, 2. Psychological principles of advertising, 3. Intelligent T.V. viewing.

ECONOMIC CONCEPTS - 1. Effective spending, 2. Manufacturers use of funds.

Annotated by R. Christensen, 925-4300

Advertising and Consumer Motivations, J. C. Penney Co., Education and Consumer Relations Dept., New York, 1972

Junior High School

SPECIFIC CONTENTS - A 43-frame filmstrip on advertising and how it works, how it affects us and our behavior as consumers.

EDUCATIONAL OBJECTIVES - To help acquaint the student with the functions of advertising. To acquaint the student with different types of advertising.

ECONOMIC CONCEPTS - Advertising techniques.

Annotated by C. Hunter, 224-8037

Before You Buy, Consumer Communications, Inc., Hollywood: The Peterson Company, 1971.

Junior and Senior High School

SPECIFIC CONTENTS - 1. People in trouble with credit, 2. The dynamics of credit, 3. The credit decision, 4. Shopping for money, 5. Lending institutions, 6. The lender/creditor relationship, 7. Bankruptcy, 8. Laws that protect the credit consumer.

EDUCATIONAL OBJECTIVES - 1. To learn the positive and the negative aspects of credit, 2. To learn about laws applied to credit, bankruptcy, and unfair credit practices.

ECONOMIC CONCEPTS - Credit, Money

Annotated by D. Hanenberger, 735-0297

Budgeting and Care, Flossmoor, IL: Home Furnishing Council.

Senior High School

SPECIFIC CONTENTS - 1. Filmstrip: Maintenance of Home Furnishings, 2. Transparencies: Retail installment contract, 3. Case studies, 4. Some duplication of pamphlets from Buymanship unit, 5. List of sources for obtaining information on the selection and care of home furnishings.

EDUCATIONAL OBJECTIVES - Acquire knowledge and comprehension of home furnishings purchasing guidelines, room decor and home furnishings care.

ECONOMIC CONCEPTS - 1. Consumer must be aware of what is contained in a retail installment contract, 2. An informed consumer will be a wiser shopper.

Annotated by Kay Krueger, 881-8937

Buyer Beware, Guidance Associates, 1972, $37.50. Junior High School

SPECIFIC CONTENTS - The filmstrip presents a few examples of current cases of malpractice in manufacturing and selling.

EDUCATIONAL OBJECTIVES - To be aware of deceptive practices manufacturers and retail salespersons may use on the consumer.

ECONOMIC CONCEPTS - Deceptive selling practices

Annotated by C. Berg, 388-7427

Buyer Be Wise - Wheels and Deals, Curtis Colby, Wilton, CT: Current Affairs Films, 1973.

Junior and Senior High School

SPECIFIC CONTENTS - A program intended as a guide to teenagers containing useful information and buying tips for a morotcycle.

EDUCATIONAL OBJECTIVES - To give the student expertise in the marketplace.

ECONOMIC CONCEPTS - Price, Buying, Marketing

Annotated by D. Hanenberger, 735-0297

Buymanship, Flossmoor, IL: Home Furnishing Council.

Senior High School

SPECIFIC CONTENTS - 1. Buymanship filmstrip, 2. Classroom set of pamphlets "Consumer Buying Facts on Home Furnishings", 3. Transparencies: furniture construction, 4. Case study problems, 5. Bedding and carpeting wall charts, 6. Glossary of home furnishing terms, 7. Contains list of sources for obtaining information on selection and care of home furnishings.

EDUCATIONAL Objectives - 1. Stimulate student to analyze home furnishing information and problems, 2. Evaluation of quality in furniture, carpeting, and bedding,

3. Apply principles of wise consumer buying in the selection of home furnishings.

ECONOMIC CONCEPTS - An informed consumer will be a wiser shopper.

Annotated by E. Kay Krueger, 881-8937.

Consumer at Large, Alfred C. Jensen, Chicago: Coronet Instructional Methods.

SPECIFIC CONTENTS - 1. Budget blues, 2. Everyday shopping, 3. Buying the big ones, 4. Shopping for services, 5. Cash or credit, 6. Nurturing a nest egg.

EDUCATIONAL OBJECTIVES - 1. Understand how to shop for needed services, 2. Understand how to locate the most economical credit, 3. Realize the importance of a sound investment program, 4. Learn how to make a usable budget, 5. Realize how to recognize real bargains.

ECONOMIC CONCEPTS - Credit, Buying, Budgeting, Saving, Investing.

Annotated by D. Hanenberger, 735-0297

Consumer Education Buying, Educational Direction Inc. (Eye Gate), 1973, approx. $100.00.

Senior High School

SPECIFIC CONTENTS - Recognizing real bargains, Deciding to buy, Traps to stay out of, How to buy, Getting what you really want, How to shop.

EDUCATIONAL OBJECTIVES - To present specific "how-to" information to students to make them better shoppers.

ECONOMIC CONCEPTS - The model of rational consumer buying and behavior, Full information, Independent decisions.

Annotated by Marjorie Frost, 388-4110

Consumerism Revolution in the Market Place, Audio Visual Narrative Arts, approx. $40.00.

Senior High School

SPECIFIC CONTENTS - How consumers have recognized bad aspects of the marketplace and have taken steps to correct the faults and protect themselves.

EDUCATIONAL OBJECTIVES - To help consumers see what they can do to make the marketplace more responsive to their needs.

ECONOMIC CONCEPTS - "Consumer sovereignity", "Supply and demand", Model of rational consumer behavior.

Annotated by Marjorie Frost, 388-4110

Consumer Filmstrip Series: 1. Our Role as Consumers, 2. Consumers in the Market Place, 3. Consumers in Action, Margaret Duggan, Dr. Erickson, et al, New York: Institute of Life Insurance, 1973.

Junior High School

SPECIFIC CONTENTS - 1. Our Role as Consumers: Defines the roles of two high school students and the choices they make as consumers. It mentions community resources and the choices they make with their time. It also points out how each person is different as a consumer.

2. Consumers in the Market Place: Defines how we make choices which determine supply and demand in the market place. Examples of the various markets are given. Also noted: effective alternative choices.

3. Consumers in Action: Describes changing life style of a young married couple and the trade-offs they make in life.

EDUCATIONAL OBJECTIVES - 1. Understand how one's role in life determines consumer role and vice versa.

2. Definitions of marketplace, consumer resources, supply and demand.

3. Understanding of the principles of consumer selection - best choices for money available.

ECONOMIC CONCEPTS - 1. Supply and demand curve. 2. The market place. 3. Role of the consumer.

Annotated by Janice Gregory, 488-9760

Food Buymanship, Chicago: Kraft Foods.

Junior and Senior High School

SPECIFIC CONTENTS - Units: I Food buying basics, II Understanding the supermarket, III Factors influencing food prices, IV A product comes to market, V A mini shopping experience touring the dairy department.

EDUCATIONAL OBJECTIVES - Each unit is intended to serve as a basic teaching unit plan or strategy for teaching several concepts about food buymanship. There are numerous suggested student activities and teacher input to provide motivation and student learning. The overall objective is to increase students' knowledge and skills of food buying.

ECONOMIC CONCEPTS - Menu planning as a money-saver, Shopping skills, Cost factors for manufacturer, retailer, consumer, Advertising and the consumer, Product development; packaging, Consumer product testing.

Annotated by Peggy Lindlof, 774-8771

Foods: Fad & Fact, Janet Herman and Joan Larson, St. Paul: Dairy Council of the Twin Cities, 1974, free loan.

Junior and Senior High School

Annotated by Sharon Vreeman, 454-8483

Getting Down to Basics...About Advertising, Cincinnati: Proctor and Gamble, 1974, free to home ec teachers one per building per district.

Junior and Senior High School

SPECIFIC CONTENTS - It covers 6 basic topic ideas with the use of the filmstrip, teacher resource guide and student leaflets. 1. Advertising and the changing American marketplace; 2. Advertising's place in the marketing chain of today's consumer products company; 3. preparation and placement of consumer ads; 4. Other kinds of consumer adv; 5. analyzing ads in terms of personal interest, goals, resources and 6. exploring questions about the basic integrity and persuasiveness of advertising. (Relates this to grooming products, for the most part).

EDUCATIONAL OBJECTIVES - To give students a better understanding of the purpose and practice of advertising in the American economy.

To have students become more proficient in interpreting advertising in terms of personal resources and individual goals.

To have students recognize the forces at work in this society to protect the integrity and honesty of advertising; and to understand the steps in individual can take if there are questions about an advertisement.

ECONOMIC CONCEPTS - Consumers as decision-makers, History of the growth of advertising, How advertising serves consumers and businesses, Modern marketing, Test marketing, Different kinds of consumer advertising, Agencies that help to set up procedures to ensure integrity and honesty.

Annotated by Sharon Vreeman, 454-8483

Getting Your Money's Worth, Chicago: Society for Visual Education, 1971.

Junior and Senior High School

SPECIFIC CONTENTS - Why you need consumer know-how, Saving to reach your goals, Let the buyer beware, Making credit work for you, Buying wisely, A blueprint for money management.

EDUCATIONAL OBJECTIVES - To examine the complexity of today's consumer marketplace. To emphasize the necessity for intelligent consumer decision. To introduce fundamental principles of sound money management.

ECONOMIC CONCEPTS - Credit, Budgeting, Saving, Banking, Interest.

Annotated by D. Hanenberger, 735-0297

Government Services for Consumers, Westhaven, CT: Pendulum Press, Inc., $23.50.

Senior High School

SPECIFIC CONTENTS - The student is introduced to the various government agencies which serve the customer, how to file an income tax return, unions as a form of protection to the worker, benefits for the poor, and the consumer as citizen are discussed.

EDUCATIONAL OBJECTIVES - Students be aware of the various government services and what these services provide.

ECONOMIC CONCEPTS - An awareness of income tax returns, An awareness of unions, An awareness of the benefits to consumers from government agencies.

Annotated by Richard M. Hyllested, 925-4300

Home Decoration Series - Part I and II, New York: McGraw Hill, $58.00 records, $66.00 cassette.

Senior High School

SPECIFIC CONTENTS - Part I: Four filmstrips, two of which are consumer oriented: Selecting furniture Part 1 and 2. Two additional filmstrips are: Elements and Principles of Design, Arranging Furniture.

Part II: Four filmstrips. Three of which are consumer orientated. Lighting, Selecting Fabrics. Selecting Tableware. Additional filmstrip is Decorating: An Individual Approach.

Teacher's Guide includes objectives, content summaries, discussion questions and related activities.

EDUCATIONAL OBJECTIVES - 1. Ability to evaluate workmanship in different areas of home furnishings., 2. Planning household expenditures to fit with a budget, 3. Ability to obtain the most for your home furnishing dollar.

ECONOMIC CONCEPTS - Efficient application of wise consumer buying.

Annotated by E. Kay Krueger, 881-8937

How to Buy Clothes, Easy Klein, New York: McGraw Hill Films, 1970-71.

Junior and Senior High School

SPECIFIC CONTENTS - The filmstrip offers some useful guides on where to buy, how to buy, and what to buy. It shows indicators of quality and workmanship and stresses the importance of selecting suitable wearing apparel. It also includes information on budgets and charge accounts.

EDUCATIONAL OBJECTIVES - Students will understand the need to plan purchases in order to get the best value for their money. Helps student acquire skill in developing and using a budget.

ECONOMIC CONCEPTS - Budget planning, Principles of using charge accounts, Spending. Consumer choices.

How to Buy Food, Easy Klein, New York: McGraw Hill Films, 1970-71.

Junior and Senior High School

SPECIFIC CONTENTS - This filmstrip deals with the basic elements of good nutrition, methods used by supermarkets to encourage overspending, and methods for improving buying habits, such as comparing prices and understanding food labels and standards.

EDUCATIONAL OBJECTIVES - To help the student understand food labels and standards. To help develop methods for improving buying habits.

ECONOMIC CONCEPTS - Food management, Buying habits (comparing prices, reading and understanding labels, etc.), Spending.

Annotated by C. Hunter, 224-8037

Insurance ..., New York: Educational Division, Insurance Information Institute.

Senior High School

SPECIFIC CONTENTS - They are all concerned with automobile insurance, home insurance, or property and liability insurance.

EDUCATIONAL OBJECTIVES - To give students an understanding of casualty insurance. For the students to develop an awareness of the various types of policies in casualty insurance.

ECONOMIC CONCEPTS - Students will understand in simple terms what insurance is and how it came about.

Annotated by Richard M. Hyllested, 781-7116

Insurance, St. Albans, W. V: The Now Corporation, 1972, free.

Senior High School

SPECIFIC CONTENTS - Deals with claims, auto accidents, automotive liability and fire insurance.

EDUCATIONAL OBJECTIVES - A. Understand purpose of insurance, B. Show how insurance protects the individual, C. Makes student an effective consumer.

ECONOMIC CONCEPTS - Prevention of losses; economic security, effective use of money.

Annotated by R. Christensen, 925-4300

Let the Buyer Beware, Easy Klein, New York: McGraw-Hill Films, 1970-71.

Junior and Senior High School

SPECIFIC CONTENTS - Introduces students to the idea of consumer awareness and potential power of the dollar. Brief discussion of supply, demand, and price. Pros and cons of advertising.

EDUCATIONAL OBJECTIVES - Student will understand motivations that stimulate purchasing and develop a healthy skepticism of advertising and promotional claims.

ECONOMIC CONCEPTS - Advertising, Monopoly, Price fixing, Demand, Supply, Governmental controls.

Annotated by C. Hunter, 224-8037

Looking Great on a Shoe String, Educational Direction, Inc. (Eye Gate), 1972, $100.00.

SPECIFIC CONTENTS - A History of style and vogue, Face facts, Putting it together so it works, Doing it all on a budget, Finding what's right for you, Figure facts.

EDUCATIONAL OBJECTIVES - To help students learn to use their money to buy the kinds of clothing that will give them variety and style. It is also directed to personal evaluation and doing what is best for each individual rather than the whole group.

ECONOMIC CONCEPTS - The model of rational consumer behavior.

Annotated by Marjorie Frost, 388-4110

Making Ends Meet, Guidance Associates, 1973, $37.50.

Senior High School

SPECIFIC CONTENTS - Filmstrip shows widely practiced spending habits, methods of guiding spending sensibly so that consumer dollars may obtain substantial, long-range satisfactions.

EDUCATIONAL OBJECTIVES - To be aware of spending habits, To be aware of guides to spending.

ECONOMIC CONCEPTS - Spending habits, Guides to spending.

Annotated by C. Berg, 388-7427

The Metric Song, J. C. Penney Company, 1974

Junior and Senior High School

SPECIFIC CONTENTS - The story and language of metrics in a lively contemporary manner using audio and visual cues.

EDUCATIONAL OBJECTIVES - To have students gain basic information concerning the metric system.

ECONOMIC CONCEPTS - A knowledge of the metric system will be necessary to function as an intelligent consumer in the future.

Annotated by Nancy L. Williams, 636-5126

Modern Consumer Education Kit, Educational Design Inc., Grolier Educational Corp.

Junior High School

SPECIFIC CONTENTS - Two filmstrips and cassettes that deal with the reading of the language of labels on products, comparing and buying, and the use of advertising in the marketplace to influence the choices that we make on our own.

EDUCATIONAL OBJECTIVES - To learn how to buy product for intended use by using the information correctly that is found on labels. To learn the different types of advertising and how they are used to affect the consumer choice.

ECONOMIC CONCEPTS - To become informed consumers by the use of label information. To become aware of the affects of advertising on the consumer.

Annotated by T. Bergstrom, 881-5891

Money is the Medium, Easy Klein, New York: McGraw-Hill Films, 1970-71.

Junior and Senior High School

SPECIFIC CONTENTS - Examines the role of money and banking, and points out need for budgeting. The use of credit is discussed. Getting the maximum benefit from one's money involves more than choosing among products.

EDUCATIONAL OBJECTIVES - Students will recognize their own wants and needs and establish priorities for achieving them.

ECONOMIC CONCEPTS - Credit, Budgeting, Sales, Interest.

Annotated by C. Hunter, 224-8037

Money Well Spent, Guidance Associates, 1972, $37.50.

Senior High School

SPECIFIC CONTENTS - The filmstrip shows major factors involved with consumer activity - the market place, the process of selling,and the individual consumer.

EDUCATIONAL OBJECTIVES - To be aware of the selling process, To be aware of a few influences on the consumer.

ECONOMIC CONCEPTS - Consumer activity, Selling, Market place.

Annotated by C. Berg, 388-7427

Nutrition: Food, Fads, Frauds, Facts, New York: Guidance Assoc., 1975, $59.50.

Senior High School

SPECIFIC CONTENTS - Filmstrips: 1. Part 1 - What do you really know about food? (most consumer orientated of the 3), 2. Part 2.- Psychology of eating, 3. Food Groups - Four to go.

EDUCATIONAL OBJECTIVES - Part 1: 1. Effect of mass-media advertising on consumer buying, 2. Recognize the roles food has played through the centuries.

ECONOMIC CONCEPTS - Buying habits of consumers are influenced by advertising.

Annotated by E. Kay Krueger, 881-8937

Nutrition Labeling and Food a Supernatural Resource, St. Paul: Dairy Council of the Twin Cities, 1975, free loan.

Junior and Senior High School

SPECIFIC CONTENTS - More materials are being mailed to me as to content. Since they are new filmstrips to be released in September materials may be late in arriving.

Annotated by Sharon Vreeman, 454-8483

Nutrition - What's in it For You, New York: J. C. Penney Co., 1974, $14.25 ((available on free loan)

Senior High School

SPECIFIC CONTENTS - Divided into 5 general areas: 1. Nutrition - What's in it for you - examines eating habits, 2. Think food, 3. Nutritional sense, 4. Weigh In! Weigh Out!, 5. Nutrition Cues - They're on the label - This section is particularly consumer orientated. Defines nutritional labeling, tells how to read labels and gives examples.

EDUCATIONAL OBJECTIVES - 1. Identify nutritional concerns and interests, 2. Explore the real and perceived need for food, 3. Become aware of the nutritional labeling information available on packages - being able to apply this information in the marketplace.

ECONOMIC CONCEPTS - Part 5, Use and application of nutritional labeling will promote wise consumer buying.

Annotated by E. Kay Krueger, 881-8937

The Price of Credit, Guidance Associates, 1972, $37.50.

Senior High School

SPECIFIC CONTENTS - The filmstrip focuses on one major kind of credit - installment buying. The basic steps involved in securing an installment loan serve to illustrate generally other methods of credit buying.

EDUCATIONAL OBJECTIVES - To be aware of the cost of credit. To be aware of a type of credit.

ECONOMIC CONCEPTS - Credit, Cautions of credit.

Annotated by C. Berg, 388-7427

Protecting the Consumer, John D. Morris, New York: New York Times Book and Educational Division, 1969.

Senior High School

SPECIFIC CONTENTS - American consumer behavior, Self-regulation by business, Government regulatory agencies, Principle of "caveat emptor", Consumer protection legislation.

EDUCATIONAL OBJECTIVES - This unit is intended to serve as a visual motivational tool for an introductory study of the history of consumer protection and its status as of 1969. On the cognitive level, it can also provide students with a background of areas where the consumer is protected.

ECONOMIC CONCEPTS - Consumers' effect on business, Conflicting interests of business and consumers, Government intervention in consumer protection issues.

Annotated by Peggy Lindlof, 774-8771

Read the Label: Set a Better Table, St. Paul: Dairy Council of the Twin Cities, 1971, free loan.

Junior and Senior High School

SPECIFIC CONTENTS - Labels in relation to nutrition.

EDUCATIONAL OBJECTIVES - How to read a label. Nutrition in the planning of meals. How label can help you select foods nutritionally.

Annotated by Sharon Vreeman, 454-8483

Shopping with Skill, Cincinnati: Proctor and Gamble, 1973, free.

Junior High School

SPECIFIC CONTENTS - Teenagers in the marketplace, Rights and responsibilities of a consumer, Knowing your products and your requirements for a product, Where and how to get information and how to interpret it, Correct use of the product and how to evaluate a product, How to make a legitimate complaint.

EDUCATIONAL OBJECTIVES - To help the student recognize and accept his rights and responsibilities as a consumer.

To help the student develop effective consumer purchasing techniques based on individual requirements.

To help the student gain practical experiences in the marketplace.

ECONOMIC CONCEPTS - Who is a consumer, Rights and responsibilities of a consumer, How to get and interpret information on products through advertising, labels and agencies.

Annotated by Sharon Vreeman, 454-8483

The Shrinking Food Dollar, Minneapolis: General Mills Film Center, 1973, free loan.

Junior and Senior High School

SPECIFIC CONTENTS - What can we do to stretch it? Shopping strategy - at the meat counter, at the dairy case, in the fruits and vegetables, of breads and cereals. Buying "convenience". Label watching, Finished shopping?, Inside the freezer and refrigerator, Balance your menus.

EDUCATIONAL OBJECTIVES - Tips for shopping, ways to save and extend food, and recipes to help do it.

ECONOMIC CONCEPTS - How the consumer may cope with the food prices in the store and at home.

Annotated by Sharon Vreeman, 454-8483

Textile Fiber Personalities and Care of Textiles, New York: J. C. Penney Co.

Junior High School

SPECIFIC CONTENTS - Kit contains 2 filmstrips on textiles, set of textile cartoons, packet of labels, and 20 consumer buying guides.

EDUCATIONAL OBJECTIVES - "Textile Fiber Personalities" helps student distinguish between trade names and generic names. Familiarizes student with common properties of natural and synthetic fibers. "Care of Textiles" relates fiber characteristics to care of textiles and care information presented on tags and labels.

ECONOMIC CONCEPTS - Consumer choices, Buying habits (reading labels).

Annotated by C. Hunter, 224-8037

What's Your Credit Reputation, from American Collectors Association Inc., Minneapolis, free.

Junior and Senior High School

SPECIFIC CONTENTS - Tips on how to establish a good credit rating. Report on credit bureaus and collection agencies and what to do if you can't pay your bills.

EDUCATIONAL OBJECTIVES - Students will develop an understanding of how credit ratings are established.

ECONOMIC CONCEPTS - How credit is used, How credit is maintained.

[Five other video cassettes in this series are: "Awareness in Spending" (Introduction to use of credit), "The Credit Bit"(detailed report on opening student charge accounts - local stores), "Contracting for Credit"(More detailed coverage of contracts - types, interest rates, security), "Managing Your Money"(Ideas on budgeting. A case history of planning a car purchase and just what is involved), "Shopping for Money"(Coverage of who can get a personal loan, various sources of money, finance charges)].

Annotated by Richard M. Hyllested, 925-4300

You and Your Community Bank, St. Albans, WV: The Now Corp., 1971, free

Senior High School

SPECIFIC CONTENTS - Pamphlet describes story of banking, its functions and services. Financial statements, personal check blanks to fill out, deposit tickets, balance statement for personal use. Filmstrip and transparencies are available to reinforce some of the basic money and credit concepts mentioned in the above paragraph.

EDUCATIONAL OBJECTIVES - 1. To understand important role of banking, 2. To familiarize student with the various services and how to make use of them.

ECONOMIC CONCEPTS - 1. credit, 2. bank's financial statement, 3. money policy.

Annotated by Joe Hutton, 831-8310.

The Youthful Consumer, New York Times Educational Division, Teacher's Guide by Mary Ellen Lewis, 1972, Appr. $35.00.

Senior High School

SPECIFIC CONTENTS - Examines trends, motivation and values underlying young people's buying patterns.

EDUCATIONAL OBJECTIVES - To help young people identify factors that influence them in the purchase of goods and services.

ECONOMIC CONCEPTS - To be a rational consumer, one must recognize that decisions are not made in a vacuum - that forces are exerted on the buyer from many angles.

Annotated by Marjorie Frost, 388-4110

Section 7: Multimedia, i.e., Transparencies, Slides, Learning packets, and Cassettes

Audiovisual Resources, Washington, DC: Changing Times Educ. Service - A Division of the Kiplinger Washington Editors, $39.00.

Junior and Senior High School

SPECIFIC CONTENT - Each unit contains film strip(s) accompanying recording(s) of narration plus multiple transparencies and complete teaching guide.

EDUCATIONAL OBJECTIVES - 1. The student will be aware of the different types of credit and what they involve, 2. The student will learn how to buy, own and operate an automobile.

ECONOMIC CONCEPTS - The key concepts spotlight on issues of particular concern to the student and young consumer. Resource designed to elicit open-ended discussions of themes and goals.

Annotated by Terry Kardell

Be a Better Shopper: Buying in Supermarkets, Ithaca, NY: Cooperative Extension, Cornell University, 1970.

Senior High School

SPECIFIC CONTENTS - 1. Slides on all areas of supermarket shopping; specials, store brands, labels, packaging, size/cost relationships, record keeping, trading stamps, 2. Record sheets accompany, 3. Seven group activity sheets which can be reproduced supplement the slide series.

EDUCATIONAL OBJECTIVES - 1. Developing and improving shopping skills, 2. Awareness of the importance of participation by all members of a family in deciding money matters, 3. Realizing importance of all family members participating in money matters decisions.

ECONOMIC CONCEPTS - 1. Family goals will determine family spending, 2. An informed consumer will be a wise shopper.

Annotated by E. Kay Krueger, 281-8937

Before you Buy, New York: Consumer Communications, Inc., 1971.

Senior High School

SPECIFIC CONTENTS - 8 tapes in consumer credit, workbook and test on each tape.

EDUCATIONAL OBJECTIVES - To provide the students with the information and attitudes they will need to deal effectively with consumer credit.

ECONOMIC CONCEPTS - Values and goals, Consumer credit, Commercial credit, Decision making, Lending institutions, Lender/Creditor relationship, Bankruptcy, Laws protecting the consumer.

Annotated by T. Gunderson, 739-3637

Consumer Law: Rights and Responsibilities, New York: Changing Times Educ. Service, $62.50.

Junior and Senior High School

SPECIFIC CONTENTS - The kit contains an introductory record; four complete multimedia learning units featuring case study booklets; wall chart; transparencies; transparency masters; exercise sheets; bulletin board project; simulation game; reading and resources list and teaching guide.

EDUCATIONAL OBJECTIVES - 1. To help students learn how today's consumer laws protect their four basic rights, 2. To prepare students to make critical decisions and solve problems.

ECONOMIC CONCEPTS - The key concepts are consumer's rights in the marketplace; the right to be informed; the right to safety; the right to choose; the right to be heard. Responsibilities related to these rights and issues involved in consumer law.

Annotated by Terry Kardell

Consumer Motivation and Behavior, J. Thomas Weyant and David Closky, St. Paul: The 3M Company, 1967.

Senior High School

SPECIFIC CONTENTS - The packet contains 23 transparency originals on the topic of consumer motives in three categories: 1. primary buying motives, 2. selective buying motives, 3. patronage buying motives.

EDUCATIONAL OBJECTIVES - These materials are meant to be an educational tool as a visual aid. They assume that the instructor will supply the appropriate economic and psychological content.

ECONOMIC CONCEPTS - Basic buying motives: primary, selective, patronage, Customers differ, Products differ, Buying motives overlap, Customer motives can be determined.

Annotated by Peggy Lindlof, 774-8771

Consumer Protection, E. K. Jordahl, St. Paul: Agricultural Extension Service, Univ. of Minnesota, 1971, $1.75 service charge for rental.

Junior and Senior High School

SPECIFIC CONTENTS - These slides illustrate the various kinds of fraud experienced by consumers. Summarized are the federal, state and local protection agencies. Many of the slides are flashed quickly with a brief narration such as "250 million is wasted on fake arthritis cures", or "This is the steeple of the Hennepin County Courthouse". The script is for Minnesota. Protection agencies, Minn. law and heads of various state departments are current to the fall of 1971. Recommended for use in consumer education for high school students.

EDUCATIONAL OBJECTIVES - Student will...explain the importance of protecting consumer rights and accepting consumer responsibilities.

ECONOMIC CONCEPTS - The role of economics in private decision making. The role of the government in economics: Example, see that contracts are enforced, That fraud is prevented.

Annotated by Bev Olson, 298-4801

Check blanks and balance books (special resource), St. Paul: Deluxe Check Printers.

Junior High School

SPECIFIC CONTENTS - To help in the writing and balancing of a check book.

EDUCATIONAL OBJECTIVES - Writing checks and balancing a check book.

Annotated by Sharon Vreeman, 454-8483

Dynamic Consumer Decision Making (A typical unit of several offered), New York: J. C. Penney Company, 1972.

Junior and Senior High School

SPECIFIC CONTENTS - 2 cassette tapes, Educator's core, 29 slides with printed commentary and worksheets for values/decision making, Voting questions - Values/decision making exercises, Simulation - "Where to go on a vacation?", Role cards, Transparencies.

EDUCATIONAL OBJECTIVES - Appreciate value of information in decision making, Training in making decisions more consistent with what is important to individual, Better understand decisions made, Recognize that there is a reward or payoff for making conscious, deliberate informed decisions, Know that the quality of our lives and our environment are affected by our consumer decisions.

ECONOMIC CONCEPTS - Consumer decisions affect the quality of the environment, Markets are affected by consumer tastes, Price affects consumers' choices, Quality affects consumers' choices.

Annotated by Helen Steward, 484-1404

Family Financial Management, John C. Roman and Robert Finch, Cincinnati: South Western Publishing Company, 1970.

Junior and Senior High School

SPECIFIC CONTENTS - An envelope containing: 1. Transactions and business papers - for learning how to budget the family income, 2. Record book - of receipts and payments, 3. Files - for receipts, 4. Checkbook - for learning to write checks, 5. Manual - for teacher reference to solutions of problems.

EDUCATIONAL OBJECTIVES - 1. To have students demonstrate an awareness of where the family finances are spent, 2. To have students gain experience in allocating the family finances.

ECONOMIC CONCEPTS - 1. A family budget must be planned after studying the financial facts, 2. The family must carefully develop its plan for spending

and saving to avoid spending more than its income, 3. Family record keeping involves the day-to-day recording of receipts and payments so that actual amounts can be compared with the budget.

Annotated by Nancy L. Williams, 636-5126

Financing a New Partnership, New York: J. C. Penney Co., Inc., $2.00 (also available on loan).

Senior High School

SPECIFIC CONTENTS - 1. Individual planning sheets - Your income, How will you Spend It?, 2. Simulation game - Using values and goals of couple in deciding money management, 3. Four case studies are used as a basis for problem-solving experiences.

EDUCATIONAL OBJECTIVES - 1. To help young people understand the need for learning money management, 2. Application of money management in problem-solving situations.

ECONOMIC CONCEPTS - 1. A couple must consider their means when selecting a new home, 2. Difference between gross income and "take home" pay, 3. Living costs vary depending on community.

Annotated by E. Kay Krueger, 881-8937

Insight Into Consumerism - Understanding Advertising, New York: J. C. Penney Co., 1973.

Junior and Senior High School

SPECIFIC CONTENTS - Section I - What does advertising mean to you?, II - Take a look at advertising, III - Introduction of a product into the marketplace, IV - Advertising codes and guidelines, V - What should consumers know about current advertising issues?, VI - Bibliography, VII - Scripts for radio or TV presentations.

EDUCATIONAL OBJECTIVES - To acquaint students with advertising techniques.

ECONOMIC CONCEPTS - Advertising techniques, Product in the market.

Annotated by C. Hunter, 224-8037

Insurance, Washington, DC: Changing Times Educ. Service, $62.50.

Junior and Senior High School

SPECIFIC CONTENTS - The kit contains four exciting multimedia learning units, including student reading booklets, case study books, recording, color transparencies, simulation game, student activity book, bulletin board project, reading and resources list and teaching guide.

EDUCATIONAL OBJECTIVES - 1. Enable the students to gain understanding of all types of insurance, to be able to define their goals and expectations involving insurance, to sharpen their skills as insurance consumers, 2. To enable the

students to gain understanding of the theory of insurance in a logical and straight-forward manner.

ECONOMIC CONCEPTS - The key concepts are consumer's responsibilities for planning to make the future secure and the sharing of risk. Includes life insurance, medical insurance, property damage and liability insurance.

Annotated by Terry Kardell

Learning Activity Packets, (various authors), United Graphics, Inc., 1975.

Senior High School

SPECIFIC CONTENTS - Each packet contains loose leaf instruction sheets as well as an introductory sheet, list of objectives, contents, pre-test, post-test, teacher manual. Subjects are as follows: 1. Housing - William Johnston, 2. Budgeting - Joanne Primavera, 3. Financing and Insuring a car - Diane McDonald, 4. Credit - Diane McDonald, 5. Inflation and recession - William Johnston, 6. Who's getting your money - Betty Sullivan, 7. Consumer contracts - William Johnston, 8. Personal checking accounts - Betty Sullivan.

EDUCATIONAL OBJECTIVES - To help students towards an understanding of factors involved in using money to purchase the goods and services they need.

ECONOMIC CONCEPTS - 1. Certain considerations are involved in making wise decisions about the use of money to purchase goods and services needed, 2. One needs to be able to identify sources of information in order to make wise decisions about spending money.

Annotated by Nancy L. Williams, 636-5126

The Marketplace, Washington, DC: Changing Times Educ. Service, $42.50.

Junior and Senior High School

SPECIFIC CONTENTS - The kit contains three multimedia units, including transparency masters; bulletin board projects; independent activities booklet, case study book; recording, simulation game; reading and resources list and teaching guide.

EDUCATIONAL OBJECTIVES - 1. To help the student think independently and make wise consumer choices, 2. To make the student a wise and careful shopper, 3. To help develop important skills of fact-finding, independent inquiry and critical thinking.

ECONOMIC CONCEPTS - The key concepts are effective functioning in the marketplace: how to use advertising; how to avoid gyps and frauds; how to read and understand guarantees, warranties and general product information.

Annotated by Terry Kardell

Money Management, Washington, DC: Changing Times Educ. Service, $22.50.

Junior and Senior High School

SPECIFIC CONTENTS - The kit contains five multimedia learning units, including wall charts; role-play situations; simulation game; transparencies; transparency masters; reading and resources list; student activies booklets and teaching guide.

EDUCATIONAL OBJECTIVES - 1. To lead students to a valuable understanding of earning, spending, borrowing, saving and budgeting, 2. To help students develop the practical skills they need in handling money every day, 3. To help the student think independently and make wise consumer choices.

ECONOMIC CONCEPTS - The key concepts are alternatives and problems in earning, spending, borrowing, saving and budgeting money, simulate real-life experience that will prepare the student for the decision-making role of a consumer.

Annotated by Terry Kardell

A Resource Kit for Teaching Consumer Education (Example of one of the units), Editors Park, MD: Changing Times Education Service, 1970.

Junior and Senior High School

SPECIFIC CONTENTS - Earning Unit - Facts and forms, Employment, Wall chart, Booklet, Cartoon cards, Readings and resource list, Budget Unit - 3 role playing situations, Booklet, 6 transparencies, 4 student activities, Budgeting game, Readings and resource list, Spending Unit - 3 role playing situations, Complaint game, Booklet, 8 student activities, Bulletin board, Motivators, Reading and resource list, Borrowing Unit - Self rate charts, Credit, Wall chart, 4 transparencies, Booklet, readings and resource list.

EDUCATIONAL OBJECTIVES - To aid the student in learning about the job market, To instruct the student in filling out forms, To help the student in thinking about his job choice and planning his entry into the job market, To help the student become a more competent satisfied consumer, To aid the student in learning the results of his decisions as a consumer, To help the student in learning to understand the principles of borrowing.

ECONOMIC CONCEPTS - Earning Unit - Freedom of choice, Relationship of individual income to GNP, Price of labor depends upon demand, sex, age, color, education and type of job, Money income, Real income, Spending Unit - Opportunity cost, Fixed costs, Variable costs, Freedom of choice, Money income, Real income, Budget Unit - Income expenditure, Private and public consumer interests, Freedom of choice, Budget Unit - Consumer decisions, Opportunity costs, etc.

Annotated by Helen Steward, 484-1404

Slide Tour Through a Supermarket, Edna Jordahl, St. Paul: Univ. of Minn. Agricultural Extension Div., 1971, $1.75 rental fee.

Junior and Senior High School

SPECIFIC CONTENTS - Set shows a young family shopping for food and the factors involved with making money buy the most. It points out things to watch for to be a good shopper. The syllabus contains research as it pertains to the marketing of food or consumer habits in buying. Economic, psychologic and social aspects of decision making and trimming food costs are the major emphasis.

EDUCATIONAL OBJECTIVES - Student will...recognize methods used to sell goods (and services) including advertising, promotions, sales and buying incentives such as trading stamps, coupons and salesmanship at point of purchase.

ECONOMIC CONCEPTS - Advertising can perform beneficial services by making consumers aware of products, thus bringing about mass markets and allowing producers to take advantage of mass production techniques.

Annotated by Bev Olson, 298-4801

Stopping Leaks in Family Spending, Mrs. Alice Stewart, St. Paul: The 3M Company, 1969.

Senior High School

SPECIFIC CONTENTS - Series of transparency masters concerned with methods a family uses to control its spending.

EDUCATIONAL OBJECTIVES - 1. Plan carefully before spending, 2. Manage money wisely in daily living, 3. Prevent loss of money due to poor spending practices.

ECONOMIC CONCEPTS - Families may lose money by not spending to best advantage.

(3M has an excellent series of transparency masters which can be adapted for use in consumer ed. Example: Dollar-stretching Practices, and Evaluating Advertising).

Annotated by B. Kay Krueger, 881-8937

Teaching Consumer Education, Washington, DC: Changing Times Educ. Service, 1970, approx. $50.00.

Senior High School

SPECIFIC CONTENTS - There are five units containing resources in the following areas: spending, earning, borrowing, saving, budgeting. Each unit contains some or all of the following: pamphlets, games, transparency originals, reading and resource lists, student activities file, role-playing situations, charts, questionnaires, cartoons, and teaching guides.

EDUCATIONAL OBJECTIVES - This resource kit is intended to provide "strong, stimulating guidelines that still help a teacher to 'do her own thing' well."

There is some emphasis on individual study and student self-direction in activities, and one objective is to help students think independently and make informed choices.

ECONOMIC CONCEPTS - Skills and responsibilities required of prospective workers, skills and decision-making required of consumers, benefits and costs of using credit, alternatives of using or preserving money and other resources, variables involved in money management.

Annotated by Peggy Lindlof, 774-8771

Today's Consumer Faces Value Issues, J. C. Penney Company, 1974.

Senior High School

SPECIFIC CONTENTS - An audio tape explores consumer decisions from a values approach.

EDUCATIONAL OBJECTIVES - To have students look at consumer issues and to help them determine what's important to themselves as individuals and to society.

ECONOMIC CONCEPTS - Values influence the consumer decisions one makes

Annotated by Nancy L. Williams, 636-5126

Visual Masters on Money, Inflation, and the Federal Reserve, Portland, ME: Walch Publishers, 1973, free, author Stephen Lowell.

Senior High School

SPECIFIC CONTENTS - 50 visual masters on money, inflation and the Federal Reserve system with a script included which describes each master that is in the kit.

EDUCATIONAL OBJECTIVES - Knowledge and understanding of money, inflation, and the Fed.

ECONOMIC CONCEPTS - 1. importance and functions of money, 2. inflation (demand pull and cost push), 3. role of Fed in economy.

Annotated by Joe Hutton, 831-8310

Section 8: Speakers and Tours

Speakers

Justification of the Profit Motive, Russ Baumgardner, Apogee Enterprises, 1410 Harmon Place, Mpls., MN 339-5082.

Senior High School

Suggested by T. Bergstrom, 881-5891

Micro Wave Ovens: Selecting, Using and Testing Safety, Anthony Ackerman, Bureau of Health, City of St. Paul, 227-7741, free.

Junior and Senior High School

SPECIFIC CONTENTS - Tips in the selection and use of the micro wave oven. Testing of the safe use of the overn.

EDUCATIONAL OBJECTIVES - How to select a micro wave oven. How to use a micro wave oven. The importance of testing the oven for safe use. The safe and correct use of equipment in the oven.

Suggested by Sharon Vreeman, 454-8483

Plant tour of products manufactured at Control Data, including new disc packs, memory bank and check-out system, Nancy Gellhaus, Control Data Mfg. Plant, 7801 Computer Ave., Minneapolis, MN 55435, 830-5960, transportation costs to and from bldg.

Senior High School

SPECIFIC CONTENTS - This tour will be arranged for a maximum (absolute) of 30 students, 14 and older. It can be reserved by calling Ms. Gellhaus who will try to give you the time you request. The tour takes about 45 minutes. This tour will show the manufacture and assembly of one of the discs as currently used in computer programming. The memory bank will be demonstrated and their check-out system will be explained.

EDUCATIONAL OBJECTIVES - Increasing importance of the computer will be demonstrate The increasing technology of the computer will be described.

ECONOMIC CONCEPTS - The fact that industry is always looking for new markets and a way to maximize their profits.

Suggested by Pauline Koenig, 739-7797

Information about dairy products, Janet Herman, Joan Larson or others depending on subject or age level of the group, Dairy Council, 2353 Rice, St. Paul, MN, 483-2615, free.

Junior and Senior High School

SPECIFIC CONTENTS - Content to meet the needs of the individual group.

Suggested by Sharon Vreeman, 454-8483

Banking information, Michael Pouliot, Vice President-Cashier of Eastern Heights State Bank, St. Paul.

Junior and Senior High School

SPECIFIC CONTENTS - Any banking aspect desired. (Probably only available for schools near Eastern Heights - St. Paul).

EDUCATIONAL OBJECTIVES - To familiarize students with what commercial banks have to offer as well as create good public relations with the community.

Suggested by T. Gunderson, 739-3637

Consumerism and Product Liability, various speakers, H. B. Fuller Company, St. Paul, MN 645-3401.

Senior High School

SPECIFIC CONTENTS - Consumerism and product liability.

EDUCATIONAL OBJECTIVES - To understand the liability companies have for products, to understand how business sees consumers.

Suggested by T. Bergstrom, 881-5891

The Consumer Impact on Business, Will the Business Listen to Consumers, Doris Pooton, General Mills, 9200 Wayzata Blvd., Mpls., MN, 540-4294.

Senior High School

SPECIFIC CONTENTS - The consumer impact on business, will the business listen to consumers.

EDUCATIONAL OBJECTIVES - Understand the power of the consumer.

Suggested by T. Bergstrom, 881-5891

General Mills Consumer Center, Minneapolis 55440, Barbara Best, Field Representative and Dietitian, 540-2428, (many subjects, listed below under content), free.

Junior and Senior High School

SPECIFIC CONTENT - 1. Questions People Ask - a discussion of current consumer concerns and solutions, 2. The Changing World of Betty Crocker - a consumer's eye view of General Mills' and the Betty Crocker Kitchens' consumer services, 3. Today's Women - Out of the Supermarket into the Marketplace - her new identity and importance as America's number one consumer.

EDUCATIONAL OBJECTIVES - Food and consumer problems in the food industry and its relation to the economy. Women and their roles as consumers and in the marketplace.

ECONOMIC CONCEPTS - The marketplace and its relation to food prices and the consumer. The consumer of food products and their relation to the marketplace.

Suggested by Sharon Vreeman, 454-8483

Hoerner-Waldorf Corporation, 2250 Wabasha Ave., St.Paul, MN, 645-0131, Mr. Milton Knoll, contact person, free. Junior and Senior High School

SPECIFIC CONTENT - Some of the speech titles are: Paper recycling, Environmental pollution, Woodland management. There are two pamphlets which will be given out with two of the talks. One on recycling and one on woodland management.

EDUCATIONAL OBJECTIVES - To teach the absolute necessity of conserving and preserving our way of life.

ECONOMIC CONCEPTS - You cannot create more of a worn-out, used-up resource. Pollution and conservation affects everyone - rich, poor, young and old.

Suggested by Pauline Koenig, 739-7797

The 3M Company, St. Paul, Mr. Kostka, speakers coordinator, 733-1834, free, speakers available in many subjects depending on interests.

Junior and Senior High School.

SPECIFIC CONTENTS - Some of the topics suggested were: (If there is a specific request call and ask - perhaps there is a speaker in the field). Health Care Topics, Life Sciences, Basic Chemistry, Markets - Transportation, Education - overhead projectors, transparencies, Graphics. The speakers would make a trip to the school or should there be a desire to travel to 3M just for the trip they would speak there.

EDUCATIONAL OBJECTIVES - Information shared by the many "experts" in and out of their work fields at 3M. To inform about the products made by 3M and show applications of them.

Suggested by Pauline Koenig, 739-7797

Northern States Power Co., 414 Nicollet Mall, Gerry Sword, 330-6691, will speak on all general business topics.

Suggested by T. Bergstrom, 881-5891 Senior High School

Peavey Company, 730 2nd Ave. So., Mpls., MN, Robert Zinn, 370-7582, will speak about world food problems.

Senior High School

Suggested by T. Bergstrom, 881-5891

Piper, Jaffray and Hopwood, Inc., Mpls., MN, Mr. Woodrow Johnson, 371-6160 will speak about stocks, bonds, and mutual funds.

Senior High School

SPECIFIC CONTENTS - A look at the stock market and how it works. Also, the use of common stock, preferred stock and bonds.

EDUCATIONAL OBJECTIVES - To aid the students in acquiring knowledge about the stock market and how it can affect them personally.

ECONOMIC CONCEPTS - How investments work and how prices fluctuate.

Suggested by R. Gaustad, 459-5176

Toro Co., 8111 Lyndale Ave. So., Mpls., MN, Robert Gibson, 888-8801 will speak about International Marketing.

Senior High School

Suggested by T. Bergstrom, 881-5891

WCCO Radio, Mpls., MN, Bradley Johnson, account executive, 332-1202, will speak about advertising, free.

Senior High School

SPECIFIC CONTENTS - The effect of advertising on the consumer. The ratings of advertisers.

EDUCATIONAL OBJECTIVES - 1. To aid the students in becoming aware of the impact of advertising, 2. To understand the role it plays in the marketplace.

ECONOMIC CONCEPTS - Advertising is an economic variable affecting supply and demand.

Suggested by R. Gaustad, 459-5176

Tours

American National Bank and Trust Company, St. Paul, MN, contact person Mrs. Donna Weeden, length of tour - one hour, group size - 30.

Junior and Senior High School

SPECIFIC CONTENTS - Complete tour of banking facilities including Data Processing area.

EDUCATIONAL OBJECTIVES - Experience of seeing how a modern banking facility operates, with all its complexities.

ECONOMIC CONCEPTS - Money and Credit and the important part it plays in our economy.

Suggested by Ellsworth, 699-4134

Gould Inc. (Automotive battery division), St. Paul, MN, contact Leo McMahon, length of tour - 45 min., group size - 40.

Junior and Senior High School

SPECIFIC CONTENTS - How a battery is manufactured. Raw materials used in construction of the batteries. Parts casting - lead and antimony. Initial charging of the battery and shipping.

EDUCATIONAL OBJECTIVES - Awareness of all the process that goes into making a finished product.

ECONOMIC CONCEPTS - Production and Manufacturing.

Suggested by Ellsworth, 699-4134

Liberty State Bank, St. Paul, MN, contact person, Craig Mathies, length of tour - one hour, group size - 30.

Junior and Senior High School

SPECIFIC CONTENTS - Visit various departments of a commercial bank to learn about the services offered. A class discussion will follow including an explanation of the Federal Reserve System.

EDUCATIONAL OBJECTIVES - Learning what services a commercial bank has to offer.

ECONOMIC CONCEPTS - Money and Credit and the important part it plays in our Economy.

Suggested by Ellsworth, 699-4134